Case 1:03-cv-06508 Document 71 Fi . 62 of 68

A

FREEDOM MOETGAGE 1288 Route 73 South Suite 400 Mooni Laurel, NJ 08054

Broker Agreement

Phone: (800) 220-3333 Fax: (856) 223-4294

This ag	vernent la entered	into la the State of Illino	atta tolka a Tama
200 I	between Freedor	Mortgage Corporation , hereinafter	this 1911 day of JUDE clerred to as "Freedom Morigage", and
Sycohom	Jorggage	hereinafter referred to as "Broker"	oming to at Liescom Wolfares, and

Whereas, Broker wishes from time to time to sell and Freedom Mortgage wishes from time to time to buy all of Broker's rights, title and interest in and to certain Promissory Notes secured by a first or second lies on residential real property provided certain conventional nortgages conform to Freedom Mortgage's underwriting stabilistics.

Whereas, the parties wish to establish a non-exclusive relationship between and for the benefit of Freedom Mortgage and Broker.

3roker will submit to Freedom Mortgage, on behalf of Broker's real property secured loss applications, hereinafter referred to se "Applicant home application packages for review and underwriting.

low therefore, in consideration of promises, covenants, and agreements hereinafter contained, the parties agree as follows:

General Broker Responsibility

Broker shall perform all of the following items at Broker's sole expense and agrees to these conditions he addition to the other promises, representations and covenants contained hereis:

- A. Submit to Preedom Mortgage completed loan application puckages for applicants under such programs, procedures, and fe schedules as Preedom Mortgage periodically may establish.
- B. Furnish Freedom Morigage applicant credit, finafficial and other information as Preedom Morigage may require.
- C. Provide such information as Freedom Mortgage may reasonably request to assist Freedom Mortgage in marketing the loans to secondary markets.
- D. Perform such other services, as Freedom Mortgage shall require to close loans.
- B. Broker acknowledges that the content of loss packages submitted to Preedom Mortgage immediately become the property Freedom Mortgage, and all information contained therein may be subject to Preedom Mortgage independent verification.
- P. Broker agrees to comply with all applicable local, statu and federal laws, including but not limited to, Real Estate Settlemen Procedure Act, the Equal Credit Opportunity Act, the Truth in Lending Act, the Fair Credit Reporting Act and any other governmental regulatory agent requirements relevant to brokerage of real property secured loan applications.

2. Broker Warranties:

Broker represents and warrants to Freedom Mortgage both at the time any loss package is submitted to Freedom Mortgage, and at it is that any loss is funded and closed, that:

- A. None of the statements or information contained in any loan package will contain any untrue or erroneous statement or admission of a material fact which would, in any way, affect Freedom Mortgage's loan application review and approval. Broker understands that by making the warranty contained in this paragraph, it is warranting the accuracy of all information contained in any loan package submitted to Freedom Mortgage.
- B. Broker is duly licensed Real Estate Broker or licensed to do business in the state(s) of _______, and possesses and agrees to maintain as valid, all necessary licenses, permits, and authority to engage in activities contemplated by this Agreement.
- C. Unless disclosed to Freedom Mortgage in writing before the funding of any loan, broker shall not Receive any direct or indirect payment from any third party with respect to the loan, including without limitation, payment involving extrow, appraisal or sale, and Broker shall have no direct or indirect ownership in any property acting as security for the loan being reviewed by Freedom Mortgage for purposes of purchase.
- D. Broker, if it is a corporation, is duly organized, validly axisting and in good standing under appropriate state lews, and has full power and authority to wou its easets and carry on is business as it is now being conduct and is duly qualified to transact business as a foreign corporation in all states where such qualification is required.
- B. All real estate appraisals made in connection with each loan shall have been performed in in accordance with Freedom Mortgage's Underwriting Guidelines and with industry standards in the appraising industry in areas where the appraisal property is located. Furthermore, a Preedom Mortgage approved appraisar must perform all appraisals.
- F. That all loan applications submitted to Freedom Mortgage will be originated as prepared by trained, licensed as necessary, employees of Breker, competent in all aspects of mortgage leading activities and will be properly originated, prepared and completed in accordance with the procedures and guidelines of Freedom Mortgage, which shall be known to Broker. Further, Broker agrees to deliver to Freedom Mortgage any and all exhibits or documents contained or prepared by the Broker in connection with each loan submitted.
- G. That Broker has the regulatie authority and capacity to enter into the Agreement.

EXHIBIT P-1

: Cas@als03140@065085006cunileontu#n06544236jiled: 09/108/09/Pa@2027of 310agege100f \$73956

- H. That Broker shall not Screet any transfer of the form from the Process for Process for
- The Broker further warrants that it will not solicit Mortgagor(s) or mortgage portfolios for any
 Financial services, financial products or refinances for mortgage loans purchased or closed by Precious Mortgage for a
 period of one year from the date of settlement.

3. Broker Independent Contractors

Broker acknowledges that nothing in this agreement shall be construed to create a joint venture between Broker and Freedom Mortgage. In addition, nothing in this Agreement shall be construed to make a Broker a partner, agent, representative, or employee o Freedom Mortgage, and Broker shall not hold itself out as such. Broker may not use Freedom Mortgage's name in any advertising medium. Broker agrees that it shall conduct any and all business activities with Freedom Mortgage is the capacity of an independent contractor. As an independent contractor to Freedom Mortgage, Broker shall determine the method, details and means of performing all services described within this Agreement.

4. Indemnification of Freedom Morteness

As additional consideration to Freedom Mortgage entering into this contract with Broker, Broker shall indemnify and hold Freedom Mortgage and directors, officers, agents, attorneys, employees, successors and assigns harmless from a against and shall reimburse the same with respect to, any and all loss, damage, liability, cost and expense, including reasonable attorney's fees, incurred by reason of, or arising out of, or in connection with, whether the result of negligence or intentional conduct or otherwise, as follows:

- 1. Any breach of any representation or warranty contained in this entire Agreement.
- 2. Broker's failure to perform any obligation herounder, and
- 3. Any claim by an applicant resulting from Freedom Mortgage's fallure or refusal to fund a loun.

Without limiting the generality of the foregoing, Broker's fidemnity shall extend to all repurchase demand of any third party to which Freedom Morigage has sold any loan.

5. Freedom Mortgage has Sole Discretion to Approve Loans:

Loss approval shall be within Preedom Mortgage's sole discretion. Broker shall not represent that Freedom Mortgage has approved or will approve any loss until Broker is so informed by Freedom Mortgage in writing. Losse shall close in the name of Freedom Mortgage and Freedom Mortgage shall appear on the Promissory Note and beneficiary. In the event that a loss application is desied, Preedom Mortgage shall cause to be delivered to Broker a statement of credit denial, termination or change. Broker agrees to inform applicant of the adverse action on the loss application in accordance with the regulation of the Equal Credit Opportunity Act.

6. Purchase of Loans:

- A. In addition to its obligation to indemnify under paragraph 4, Broker shall purchase any losa at Freedom Mortgage's option if any promise or warrant contained is paragraphs 1 or 2 is breached. Preedom Mortgage shall exercise such option by written notice, which shall itemize the losa's purchase price and state whether the price should be paid to Freedom Mortgage or to high losa purchases. Within 30 days thereafter, Broker shall pay the full purchase price any cashier's check or certified check, and Freedom Mortgage thereafter shall promptly deliver the losa documentation, including the note and deed of trust, and appropriate instruments of assignments. If the purchase price is not pair in full by such date, then Broker also shall pay a late fee of one percent (1%) of the purchase price is cover Freedom Mortgage's costs, which the parties agree is a reasonable sum considering all of the circumstances existing on the date of this agreement. Acceptance of any late fee shall not constitute a waiver of default and shall not prevent Freedom Mortgage from exercising any other rights and remedies. For purposes of this paragraph 6, loss shall mean (a) funded losss (b) the real property acquirity therefore should Freedom Mortgage or any third party become the owner thereof through foreclosure or otherwise.
- B. The purchase price for any loan subject to purchase under this paragraph 6 shall be the following. Plus all of Freedom Mortgage's reasonable attorney fees expended in connection with the loans purchase:
 - (a) If Preedom Mortgage has not sold the lose to a third party, the price shall be:

(1) the principal ions amount outstanding plus;

(2) the difference between Freedom Mortgage's cost of funds obtained to fund the loss calculated on a daily best from the data the loss was funded through the data of Broker's purchase plus;

(3) foreclosure costs, if any, less; (4) any interest payments made by the Applicant.

(b) If Freedom Mortgage has sold the loan to a third party, the price shall be:
 (1) all sums required by the third party to repurchase the loan, including all penalties

associated therewith, plus;

(2) the difference between Freedom Mortgage's cost of funds required to repurchase the loan calculated on a daily basis from the date of Freedom Mortgage's repurchase through the date of Broker's purchase, plus;

(3) foreclosure costs, if any, less;

(4) any interest payments made by the applicant to Preedom Morigage.

7. Changes in Underwriting Standards

Broker agrees that should Freedom Mortgage's underwriting standards be amended at any subsequent time, that Brokers shall comply with all underwriting guidelines and modifications thereto. Any changes

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to said miderwriting will not affect hims previously submitted to Preedom Mortgagirin the event Freedom purchased a form, which does not comply with guidelines; the exception must be pre-approved in writing by Freedom Mortgage and Freedom Mortgage may purchase such loans at Freedom Mortgage's option and sole discretion; provided, however, that any such purchase shall not constitute a waiver of the guidelines and shall not obligate Freedom Mortgage to purchase say other loans which do not conform to said guidelines.

Inspection Rights of Freedom Mortrage

Broker agrees to keep and maintain such books and records so as to most and comply with Federal and State laws and regulations. Broker hereby grants permission and authority to Freedom Mortgage to audit said files and to order investigative credit reports on Broker and its principals, employees, and agents as deemed necessary in the sc discretion of Freedom Mortgaga. Broker understands that Freedom Mortgage will maintain an active Quality Control System and it Procedure Marigage will routinely reverily partinent credit documentation and appraisals submitted by Broker.

Survival of Representation and Warranties Upon Termination:

It is expressly understood that all representations, promises and warranties made by Broker pursuent to this agreement shall survive any termination of this Agreement, whether voluntary or for cause. Either party upon written notice to the other party may terminate this Agreement.

10. Notices

All notices required herein shall be in writing and shall be deemed to have been given, made and received only:

a. upon delivery, if personally delivered to a party.
 b. one business day after the date of dispatch, if by facsimile transmission.

one business after deposit, if delivered by a nationally recognized courier service offering guaranteed, overnight delivery; or three business days after deposit in the United States mail, certified mail, postage propaid, return receipt requested at the addresses appearing below.

11. Disclosure of Informations

Broker understands and agrees that Freedors Mortgage may report to others instances of Broker making any written unsterial interferences and or emission of a material fact concerning loss application, and/or knowingly aiding an applicant to do the a At the sole discretion of Preedom Mortgage this information may be reported to the appropriate state or federal governmental agencies and/or other persons that Preedom Mortgage may legally provide this information to.

i2. Governing Law:

Freedom Mortgage is a corporation duly organized in the State of New Jersey. This agreement and any addendame and modification henceforth executed by and agreed upon by the Broker and Freedom Mortgage are solely governed by the rules, regulations and law of the State of New Jersey and the United States.

13. No Assignment of Broker's Rights or Dutien

Broker shall not have the right to assign any of its duties, obligations, or rights under this agreement without the prior written courses of Freedom Martgage,

14. Attorney Feest

. If any legal action proceeding is brought for the enforcement of this Agreement, or because of any alleged dispute, breach, default or misrepresentation in connection with any of the provisions of this Agreement, the successful or provailing party or parties shall be entitled to reasonable attorney's fees and other costs incurred in that suctioneer proceeding, in addition to any other relief to which it or they may be entitled.

15. Entire Agreement

This Agreement constitutes the entire Agreement between the parties pertaining to the subject matter Contained in it and supersedes all prior and contemporary Agreements, representations and understandings. No supplement, modification or amendment shall be binding unless executed by both understandings. No supplement, modification or amende parties, except where Freedom Mortgage has been specifically granted the right thereunder.

16. Enforceability of Agreement: .

If any provision of this Agreement is held invalid, void or unenforceable, the remaining provisions shall nevertheless continue in full force without being impaired or invalidated in any way.

17. Further Acts of Farties:

Each party shall perform any further acts and execute and deliver any documents that may be reasonably necessary to carry out the provisions of this Agreement.

Addresses of Notices

All notices required to be given may be given by registered or certified mail addressed as follows:

Freedom Mortgage

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Amounts owed by Broker to Prection Mortgage under this Agreement may, at Freedom Mortgage's option and in its sole discretion, be office by Preedom Mortgage against any psyments then or thereafter owed by Preedom Mortgage to Broker.

20. Captions:

√ 150**1** •

Any captions thereunder are convenience or reference only and are not to be construed to be confining or limiting is any way to scope or intent of the provisions hereof.

Walvern

The waiver of any breach, terra, provision or condition of this Agreement shall not be construed to be a Walver of any other or subsequent breach, term, provision or condition. All remedies afforded by this Agreement of breach hereof shall be complainty; that is, is addition to all of her remedies provided, or Hereis, or at law, or in equity.

22. Fraudt

All approved Wholesale Loan Brokers must be aware that licensed mortgage broken banker bears the responsibility for all actions of his or her employees or licenses. The broker is responsible for the content and quality of each application taken and each loss submitted to Freedom Mortgage,

A. Type of Loss Fraud:

- (I) Submission of inaccurate information, including false statements on loan Forgery Of application(s) and falsification of documents purporting to substantiate credit, employment, deposit and asset information, personal information including identity, ownership/non-ownership of real property, etc. partially or predominately accurate information.
- (3) Incorrect statements regarding current occupancy or intent to mulntain minimum continuing occupancy as stated in the security instrume
- (4) Lack of due diligence by broken loan officer interviewed processor, including failure to obtain all information required by the application and failure to request information as dictated by Borrower's response
- (5) Unquestioned acceptance of information or documentation, which is known, should be known, or should be suspected to be inaccurate.
 - Simultaneous or consecutive processing of multiple owner-occupied loses from one applicant supplying different information on each application.
 - Allowing an applicant or interested third party "assist with the processing of the loss
- (6) Broker's non-disclosure of relevant information.

B. Consequences:

The effects of Loan Fraud are costly to all parties involved. Freedom Mortgage stands behind the quality of its loan production. Fraudulent Joans cannot be sold into the secondary market and, if sold, will require repurchase by Freedom Mortgage. Fraudulent loans damage our reputation, and with our investors and mortgage insurance providers. The price paid who participate in Loan Fraud is even more costly. The following is a list of potential consequences that may be incurred:

- (1) Consequences to Broker:
 - Criminal Prosecution.
 - Loss of Mortgage Broker/ Real Estate/ Mortgage Banker's License.
- (2) Loss of leader access due to exchange of information between leaders and mortgage insurance companies including submission of information to investors (FHLMC, FNMA; police agencies, and the department of Banking and Pinance)
 - Civil action by Freedom Mortgage.
 - Civil action by applicant/ borrower or parties to the transaction.

 Loss of approval status with Freedom Mortgage.

(3) Consequences to Borrower

a. Acceleration of debt (FNMA/ PHLMC Mortgage/ Doed of Trust, revised 9/90). How #6 sister. "Borrower shall also be in default if Borrower, during the loss application process. gave materially false or inaccurate information or statements to lender or failed to provide leader with any material information in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence."

*Note: Foreclosure action will not allow the Borrower the benefit of reinstatement in order to cure the default. The Borrower must pay off the loss in full prior to the sale date of the property.

- Criminal prosecution.
- Civil action by Preedom Mortgage.
- 4 Civil action by other parties to the transaction, such as seller or real estate agent/ broker.
- Employment termination,
- Loss of professional license, if any.
- Adverse effect on credit history.

Signatures Required

Case 1:03-cv-06508

Case 1:03-cv-06508

Case 1:03-cv-06508

Case 1:03-cv-06508

Campany Officer or Principal

Campany Officer

Please forward original application and agreement (rigned and dated) for

Freedom Mortgage 1288 Route 73 South, Sulis 408 Mount Leurel, NJ 08054 Atint Steve Herman

Thank you for your cooperation. We look forward to doing business with you.

Case als 831-1008-065-08-5008 cunient #11854128 Filed: 09/108/09/175/2007 168 Page 100 \$73960

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EXHIBIT

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В

Insured Closing Letter - Exeter Title Company

http://www.lillinois.ilcortitle.com/order/icl_lette



Ticor Title Insurance Company.

287 N. LeSalle Chicago, IL 60601 Pinono (630)462-7200 Fax (630)162-3626

.s.

This fixed transmitted beared Charles Letter is considered converient to an original and no further copy will be mailed.

DATE: Thursday, October 12, 2001

TO: Freedom Mortgage, ISAOA 1809 Atrium Wey, Sulin 308 Mousi Laural, NJ 178034 PAX: 253-323-8949. R.B: Exstar Title Company 221 North LaSalle Street, Suite 1030 Chlenge, IL 6060) Atta: K. Oregory Demos FAX: (312) 541-124)

Attention: Closing Department

Dem Skilledome

When this besteron of Theor Tills incurrance Company (the "Company") is specified for your protection in connection with closings of real exists truescallous in which you set to be the fectors or purchaser of an interest in land or a leader secured by a merigage (bediefing any other security instrument) of an interest in incl. the Company, subject to the Conditions and Exclusions set forth belong, sureby agrees to relaborate you for sciently by you in connection with such closings when conducted by an Instaint Agent (an agent authorized to have the insurance for the Company) or al-Approved Attorney (so attorney you whose cartification of title line Company issues title insurance) and when such loss arises out of:

- 1. Failure of the issuing Apent or Approved Attorney to comply with your written cleating instructions to the extent that they ruled to (a) the status of the little to said interest in land or the validity, enforceability and priority of the line of said mortgage on said interest in land, including the obtaining of documents and the distournment of funds successary to establish such status of lifts or lies, or (b) the obtaining of any other document, specifically required by you, to not to the action that said instructions require a determination of the validity, enforceshility or effectiveness of such other document, or (c) the collection and payment of funds due you, or
- Negligence of the lessing Agent or Approved Attorney in handling your funds or documents in connection with such classings.

If you are a lender protected under the foregoing paragraph, your horrower in connection with a four secured by a mortgage on a one to four family directing shall be protected as if this letter were addressed to your becomes.

· C-aditions and Exclusions

- A. The Company will not be liable to you for loss arising out of:
 - I. Fallers of the Issuing Agent or Approved Attempty to comply with your closing instructions which require title insurance protection inconsistent with that set forth in the title insurance blader or commitment issued by the Company, lestructions which require the removal of specific exceptions to title or commitment issued to the requirements enoisined in said binder or commitment shall not be deemed to be inconsistent.
 - 2. Less or impairment of your lands in the course of collection or while on deposit with a bank due to bank failure, lessivency or suspension, except at that result from failure of the issuing Agent or the Approved Attorney in comply with your written closing lestractions to deposit the funds in a bank which you designated by some.

Exhibit P-2

insured Closing Letter - Exeler Title Company

;;.`

http://www.illinois.ticontitic.com/order/ict_letter

- J. Mechanics' and statestalments tiens in consection with your purchase or lease or construction lower blades, except to the extent that protection statest such tiens in afforded by a title insurance blades, commitment or policy of the Consean.
- 3. If the closing is to be conducted by so issuing Agent or Approved Attoring, a title insurance blader or commitment for the Issuence of a policy of title insurance of the Computy next have been relatived by your final closing instructions to the issuing Agent or Approved Attorney.
- When the Company shall have eclenharmed you personnel to this believ, it shall be subregated to all rights and remedies while you would have had against any persons or property had you not been so reinsharmed in the color of the Company for much reinsharment shall be reduced to the extent that you have knowledgly and volumerily impaired the value of such right of subregation.
- D. Any liability of the Company for less incurred by you in chancetion with electings of real estale threstellous by an insuling Agent or Approved Alterney shall be limited to the protection provided by closure the less protection affected by a title less received by a complement or policy of the Construction.
- E. Ching shell be made promptly to the Company at its principal state office at 330 Naparville Road, Sulta 101, Wheaten, Elizate 60117, or its principal office at 171 Narsh Clark Street, Chicago, Illiants 60601. horsened when the failure to give princip to effect that I project the Company, Inca Hability of the Company.
- The protection berein offined does not extend to real property transactions in the states of Florida, fown, New Jersey, Nebraska, Kanssa, New Mexica, New York and Taxas, insured closing laters have been regulated under the lews of those states.

provided parent options will be effective and will continue until concelled by Tiese Ties desired

respections requesting which yest have previously sent (or within 30 days hereafter will send) written closings of your rall catents the issuing Agent or Approved Attenney.

Years truly

Tient Title Insurance Company

Resident Vice President litterals Agency Services August 12, 2002

Resident Vice President, Illinois Agency Services Ticor Title Insurance Company 203 N. LaSalle

Chicago, IL 60601

Re:

Properties: 2035 W. Coulter, Chicago (Kasza) FMC Loan # 01712107 419 N. Drake, Chicago (Rymarz) --

FMC Loan # 01712947

728 N. Hamlin, Chicago (Bat)

FMG Loan # 01712387 FMC Loan # 01712247

708 N. Drake, Chicago (Bat) 735 N. Springfield, Chicago (Bat)

FMC Loan # 01712262

Dear Sir or Madam:

Please accept this letter as a formal Notice of Claim under the Insured Closing Letter issued to Freedom Mortgage Corporation ("FMC") on behalf of your Issuing Agent, Exeter Title Company of 221 North LaSalle Street in Chicago. ("Exeter Title") on or about October 18, 2001.

During the last three months of 2001, Exeter Title closed five (5) FMC loans secured by mortgages on the above captioned properties, each of which is an "early payment" default and is now in foreclosure. As a result, our Investor has demanded that FMC repurchase these loans. Our subsequent review appraisals then revealed that the original appraised values were grossly inflated and that the appraisers (Larry D. Burks and Kevin R. Brisker) had negligently failed to disclose prior sales at much reduced prices. We later obtained certain "Sales and Loan History" reports which confirmed these facts, as well as "chain of title" discrepancies which should have been brought to our attention by Exeter Title, but were not.

Here are the following discrepancies in the original appraisals and chain of title, along with the loan balances on each account:

- 1. Zbigniew Kasza 2035 West Coulter Street, Chicago, IL 60608 Burks' Appraisal 8/20/01 - \$165,000; Réview Appraisal 7/1/02 - \$156,000 Seller's Title obtained by way of Deed from HUD for \$0. on 3/16/01 Unpaid Principal Balance: \$131,935.07; Daily Interest: \$34.82 since 5/31/02
- 2. Zbigniew Rymarz 419 North Drake Street, Chicago, IL 60651 Brisker's Appraisal 11/5/01 - \$297,000; Review Appraisal 7/1/02 - \$160,000 Seller's Title not of record; prior Deed for \$40,000 to "Andy Bobrowski" on 2/23/01 Unpaid Principal Balance: \$237,483,13; Daily Interest: \$62.67 since 5/31/02
- 3. Adam Bat 728 North Hamlin Street, Chicago, IL 60624 Burks' Appraisal 8/27/01 - \$270,000: Review Appraisal 7/1/02 - \$148,000 Seller's Title not of record; prior Deed for \$40,000 to "Charlene Adams" on 4/12/01 Unpaid Principal Balance: \$242,880.47; Daily Interest: \$64.09 since 5/31/02

Adam Bat - 708 North Drake Street, Chicago, IL 60624
 Burks' Appraisal 8/27/01 - \$270,000; Review Appraisal 7/1/02 - \$169,000
 Prior Deed for \$81,500 to seller on 7/17/01
 Unpaid Principal Balance: \$242,759 99; Daily Interest: \$64.06 since 5/31/02

5. Adam Bat – 735 North Springfield, Chicago, IL 60624
Burks' Appraisal 8/27/01 - \$270,000; Réview Appraisal 4/9/02 - \$175,000
Prior Deed for \$40,000 to "D. Spann" on 8/10/01; same day sale to seller for \$120,000

Unpaid Principal Balance: \$242,626.71; Daily Interest: \$64.03 since 6/30/02

Under the Insured Closing Letter, Ticor Title Insurance Company agreed to indemnify FMC for any ... "Negligence of the Issuing Agent or Approved Attorney in handling (FMC's) funds or documents in connection with such closings". It is our position—that the Issuing Agent was negligent in preparing and/or reviewing the title commitments and other documents and by closing our loans without regard for adverse consequences to FMC. Furthermore, if the sellers' titles are defective, then so too are the buyers' — and as such, our mortgage liens are invalid and claims are viable under the Lender's Policies of Title Insurance as well.

Demand is hereby made that Ticor Title Insurance Company immediately indemnify Freedom Mortgage Corporation and its assignees against any and all loss or damages under the Insured Closing Letter and/or the Lender's Policy of Title Insurance. Kindly acknowledge receipt of this Notice of Claim by return mail.

Sincerely yours,

Kenneth T. Ulrich Corporate Counsel

Encl.

boc: Olympus Servicing LP. attu: Michelle Harmon



FREEDOM MORTGAGE CORPORATION

1000 ATRIUM WAY * SUITE 300 * MOUNT LAUREL, NJ 08054 PHONE: (800) 220 3333 x4290 * FAX: (775) 320 0797

Kenneth T. Ulrich General Counsel

June 15, 2004

Claims Department TICOR Title Insurance Company 203 N. LaSalle Chicago, IL 60601

Re:

Louchak, Anatoli - 708 N. Spaulding, Chicago, IL (Commitment # 01100101) Louchak, Anatoli - 735 N. Christiana, Chicago, IL (Commitment # 01100103)

NOTICE OF CLAIM

Dear Sir/Madam:

It has come to our attention that the above captioned borrower, Anatoli Louchak, may not have executed the mortgages which were intended as security for the above captioned title insurance commitments and subsequent policies. The mortgages were arguably void *ab initio* and thus we are filing this claim since the title insurance policy insures the validity and priority of each mortgage lien.

These loans were sold, servicing released, by Freedom Mortgage Corporation to CSFB/DLJ which retained Fairbanks Capital Corporation (Fairbanks) to service the loans. When the loan accounts became delinquent, Fairbanks interviewed the borrower, who informed them on February 6, 2003 that his identity had been stolen, and that a police report had been filed. Apparently, no title claim was ever filed. Foreclosure proceedings continued until the properties were sold to MERS at the Judicial Sale and subsequently re-sold on the open market at losses of \$148,804.68 (Spaulding) and \$179,471.61 (Christiana), respectively.

CSFB/DLJ is now demanding indemnity for these losses from Freedom Mortgage as the originator of these loans. Since the defect in the loan documents came to light AFTER we had sold the loan, it is our position that the onus for filing the title insurance claim lies with the aforementioned parties – not Freedom Mortgage - nevertheless, since they apparently failed to do so, we have now taken on this burden. Please review and advise. Thank you.

Sincerely yours,

Kenneth T. Ulrich

11-14-2002 15:47

From-HOLLAND & KNIGHT LLC

+6309547552

HOLLAND & KNIGHT LLC

One Mid America Piaza Sulte 1000 Oakbrook Terrace, Illingis 60161-4710

630-954-2100 FAX 630-954-2112 www.hkiaw.com EXHIBIT

D

GREGORY R. MEEDER

630-954-7568 Email: gregory.meeder@hklaw.com

November 14, 2002

VIA FACSIMILE and REGULAR MAIL

Kenneth Ulrich Corporate Counsel Freedom Mortgage Corporation 1000 Atrium Way Suite 300 Mt. Laurel, NJ 08054

Re: 2035 West Coulter, Chicago (Ticor Claim #115360);
728 North Hamlin, Chicago (Ticor Claim #115765);
419 North Drake, Chicago (Ticor Claim #115766);
708 North Drake, Chicago (Ticor Claim #115767);
708 North Spaulding, Chicago (Ticor Claim #115768);
735 North Christiana, Chicago (Ticor Claim #116016);
4112 West Potomac, Chicago (Ticor Claim #116017);
7953 South Escanaba, Chicago (Ticor Claim #116847);
536 West 61** Place, Chicago (Ticor Claim #116851); and
735 North Springfield (Ticor Claim #116853).

Dear Ken:

Please be advised that we conducted an investigation regarding your claim to Ticor Title Insurance Company ("Ticor Title") regarding the above-reference properties. At this time, Ticor Title must deny your claim. Ticor Title is unable to concur with Freedom Mortgage's conclusion that Ticor Title's agent, Exeter Title, acted inappropriately in closing loans related to these properties.

Please note that we investigated your allegations regarding Ms. Hlava's role at the closings. Mr. Hlava did not act as the escrow officer with respect to the closings of the above-listed properties. Mr. Hlava's primary role at these closings was as Seller's attorney. The complaints made in your letters to Claudia Graham appear to be based upon inaccurate assumptions about Mr. Hlava's role with respect to the above-referenced properties.

+6309547552

P.003/003 F-918

/eedl

Kenneth Ulrich November 14, 2002 Page 2

In addition, we conducted investigations regarding the escrow closing officers, Gregory Demos or Melissa Hatulla, of Exeter Title. We have not discovered any conduct on the part of either of these closers that would constitute a breach of Exeter Title's closing letter. Documents and disbursements were handled in accordance with your closing instructions.

In addition, we contacted Burnham Mortgage, Inc. ("BMI") and learned that Mr. Eric Vehovc of BMI handled the intake of the loan applications and appraisals in processing these loans. Mr. Vehovc was terminated by BMI in March of 2002.

In conclusion, our investigations to date indicate that Exeter Title fulfilled its responsibilities under the closing protection letter and Freedom Mortgage's escrow instructions. Mr. Hlava did not act as an escrow agent of Exeter Title at these closings, but rather, as seller's attorney. You may have clams against other persons or entitles which are unrelated to Ticor Title and Exeter Title.

Notwithstanding the denial of coverage at this time, we invite Freedom Mortgage to supplement its original claim with additional information. Upon receipt of additional information, Ticor Title will be pleased to re-evaluate its position.

Very truly yours,

GRM/lgh

Claudia Graham

File Ng. 071341-132

OAK1 #825501 v1

Uniform Residential Loan Application 0/7/2209 This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when [] the income or assets of a person other than the "Borrower" (Including the Borrower's spouse) will be used as a basis for loan qualification or 🦳 the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. L. TYPE OF MORTGAGE AND TERMS OF LOAN Conventional Olher: Mortgage _]V.A. Agency Case Number Lender Case Number Applied for: __FHA FmHA Amount Interest Rate No. of Months Amortization Fixed Rate Other (explain): Type: 243.000 360/360 GPM ARM (type): III PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, ZIP) No. of Units 735 N SPRINGFIELD, Chicago, IL 60624 County: COOK Legal Description of Subject Property (attach description if necessary) Year Bullt SEE TITLE 1900 Purpose of Loan V Purchase Construction Property will be: Primary Residence Other (explain): Refinance Construction-Permanent Secondary Residence **✓** Investment Complete this line if construction or construction-permanent loan. Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) Complete this line if this is a refinance loan. Original Cost Amount Existing Liens Year Acquired Purpose of Refinance Describe improvements ____ made ___ to be made Cost \$ Title will be held in what Name(s) ADAM BAT Manner in which Title will be held Estate will be held in: Single man ▼ Fee Simple Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Leasehold (show Checking/Savings expiration date) Borrower III. BORROWER INFORMATION Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (Include Jr. or Sr. if applicable) ADAM BAT Social Security Number Home Phone (incl. area code) Age Yrs, School Social Security Number Home Phone (incl. area code) Age Yrs. School 397-76-8854 773-544-6784 35 ents (not listed by Co-Borrower) ages Married Unmarried (include single, Def divorced, widowed) Dependents (not listed Married Unmarried (include single divorced, widowed) by Borrower) Separated Separated Present Address (street, city, state, ZIP) V Own Rent Present Address (street, city, state, ZIP) 2 No. Yrs. No. Yrs. 1749 N MOZART Chicago, IL 60647 If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own V Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent Former Address (street, city, state, ZIP) Own Rent No. Yrs. No. Yrs. Borrower IV: EMPLOYMENT INFORMATION Co-Borrower Name and Address of Employer Self Employed Yrs. on this job Name and Address of Employer Self Employed Yrs. on this job LOING **4616 MAPLE AVE** Yrs. employed in this line of work/profession CHICAGO, IL 60513 5 Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code) MANAGER 708-485-4562 if employed in current position for less than two years or if currently employed in more than one position, complete the following: Name and Address of Employer Dates(from-to) Self Employed Name and Address of Employer Self Employed Dates(from-to) Monthly income Monthly Income Position/Title/Type of Business Business Phone (Incl. area code) Position/Title/Type of Business Business Phone (incl. area code) Name and Address of Employer Self Employed Dates(from-to) Name and Address of Employer Self Employed Dates(from-to) Monthly Income Monthly Income Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code) Freddie Mac Form 65 10/92 Page 1 of 4 Fannie Mae Form 1003 10/92 CALYX Form 1003 Loanapp1.hp 2/95 Bossower Co-Borrower

Case as 83-1038 96508 500 6 cunternt #n 854428 Filed: 09/108/09/1Page 013 of Bage at a

EXHIBIT

E

Case also 31-00306506506cun bentu#n 854128 Filed: 09/108/09/Page 0.74 of B6g eagle 100 \$73968

Gross Monthly Income Bor	rower Co-Bori			FORMATION	
Pase Empl. Income* \$	\$	rower Total	Monthly Housing Expen		Proposed
Overtime			First Mortgage (P&I)	\$	\$ 0.040.00
lonuses			Other Financing (P&I)		2,043,28
ommissions			Hazard Insurance		83.00
Nvidends/Interest			Real Estate Taxes		114.75 115:00
let Rental Income			Mortgage Insurance		218,85100.00
Other (before completing, ee the notice in "describe ther income," below)			Homeowner Assn. Due:		<u> </u>
			Other		
otal \$		\$	Total	\$	\$ 2,241.2
Solf Employed Borrower(s) may					,
Describe Other Inco	me Notice: Alimony,	child support, or sep	arate maintenance income no	ed not be revealed if the	
B/C	Borrowei	(B) or Co-Borrower(C	does not choose to have it o	considered for repaying t	hiş Ioan.
					Monthly Amount
					\$
				······································	
	ALES DESKO VAR VIVE			POORANTOI ESTANDAREN ARABIRA	
This statement and any applic	oble supportion sales	VI. ASSETS A			
This statement and any application in the statem	able supporting screams at so that the Statemer	iles may de complete at can be meaninofully	o jointly by both married and and talify presented on a contraction of the contraction of	d unmarried Co-borrowers	s if their assets and
ilabilities are sufficiently joint and Schedules are required. about that spouse also.	If the Co-Borrower sect	on was completed ab	out a spouse, this Statement	and supporting schedule	s must be completed
				Completed 🗸	Jointly Not Joint
ASSETS	Cash or Marke	Liabilities and Ple	dged Assets. List the creditor	's name, address and ac	count number for al
Description	Value	alimony, child sup	dged Assets. List the creditor including automobile loans, port, stock pledges, etc. Use which will be salisfied upon operty.	revolving charge accounts continuation sheet, if ne	s, real estate Ioans, ecessary. Indicate by
Cash deposit toward purchase held i	oy: s_	of the subject pre	operty.	sale of real estate owner	d or upon refinancing Unpaid
Addison Briti	11 27 067	٠ <u>ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ ـ</u>	LIABILITIES	Mos. Left to Pay	Balance
1 WWW 10 COLO	1 1 00 1 100C	Name and address	• •	\$ Payl./Mos.	\$
istchecking and savings ac		AURORA LOAN	1328 N.	11-	
lame and address of Bank, S&L	, or Credit Union	1328 N CAMPBE	ILL 13200 BE		
LASALLE BANK		RENTAL	C* 1.		5282
		99	7 71× 7 / 3 2 7 × ×		12002
	219771	Name and address	10011223302	(4,449)	52 8,00
Acct, no. 0000922919	15 40-01	- 	• •	\$ Payt./Mos.	\$
lame and address of Bank, S&L	or Credit Union	GREENPOINT M 1522 N TALMAN			
	, a. ordan ornan	RENTAL	1597 N.		
		VENTAL	TALK.		119922
		Acct. no. 480	<u> </u>	- (2.503)	7/000
		Name and address	of Company	\$ Payt./Mos.	498,000
Acct. no.	s	5/3 BANK	Dank 1711 9 N. 1963	дт	1
lame and address of Bank, S&L	, or Credit Union	1749 N MOZART	M 9 N. IMBS	^{''} }	
		PRIMARY 2ND L	oc 1 ⁷⁷¹		
		(PREVIOUSLY OF	D KENT)	1 - 7	
		Acct. no.		(501)	151,000
		Name and address	of Company		\$.
ect, no.	\$	FIRST SECURITY	of Company	;v[
lame and address of Bank, S&L	, or Credit Union	1749 N MOZART	1019 N.		
	•	PRIMARY 1ST	<i>(*1</i> · ·	İ	
			20.00.00.00.00		
		Acct. no. 4 /	10/800/3/8	(1,191)	126,77
		Name and address	A'. 1	\$ Payt./Mos.	\$
cct. no. Nocks & Bonds (Company name	\$	- Had Ken	HARL IN	M = M .	
umber & description)	s s	1 1 1		WILL	1 1
			/	XV S/N	1 11/1/
		Acct. no. 100	141719	d	1/10
		Name and address	of Company	\$ PayL/Mos.	+
ife insurance net cash value			company	φ rayunvios.	\$
ace amount: \$	s	15/3 BK		1	
ubtotal Liquid Assets	\$ (40,00	101		1100	1 1~
eal estate owned (enter market va om schedule of real estate owned)				1 483	1/378
om schedule of real estate owned)	1,500,00	0 Acct. no. 847	548726	-	1 . 2 , 0
ested interest in retirement fun			of Company	\$ Payt./Mos.	\$
let worth of business(es) owner attach financial statement)		THNB O	maha		}
			11104150		
utomobiles owned (make and)	(ear) \$	1		107	1010
				101	549.
		Acct. no. 3 76	3/75/28/5/11	7	
	1	Alimony/Child Suppo Owed to:	rt/Separate Maintenance Paymen	ts	
Was A sala 20		l i		\$	四路常美 主要
Olher Assets (itemize)	\$		se (child care union duos o	(c.) e	
Olfter Assets (flemize)	S	Job Related Expen	so tornio care, amon aues, e	·/ ///	
Olher Assels (ilemize)	s	Job Related Expen	so tumo cale, union uuss, e	1 ILAK	
Olher Assets (Kemize)	S			11605	
		Total Monthly Pa		11605	
lher Assels (ilemize) Total Asset:		Total Monthly Pr		11605	\$ 1,303,77

CHTHON

	33444	ST SAKENSA	(alternati	MARKET I		en la la la compara de la comp	Page 6 Page mercunant at		
	Could to the	With the Co.	VE A	SEIS AN	DELABILITIES	(cont)	Handing St.		
Schedule of Real Estate Owned(if ad		properties	are	owned, use	continuation si	ieel)		_	
Property Address (enter S if sold, PS if p sale or R if rental being held for in	ending	Type of		Present	Amount of	Gross	, Mortgage	Insurance, Maintenance,	, Net
	(COMIE)	Property			Mortgages & Lie	s Rental Income	Payments	Taxes & Misc.	Rental Income
1749 N MOZART CHICAGO, IL	J i	2-4PLX		RIMARY 3			·	1	•
	4-	Z-4FLX		350,000		78 \$ 2,000	\$ 1,692	\$ INC	\$
1328 N CAMPBELL	1	2 401 V	R	ENTAL 4 U			ر ا	4	
CHICAGO, IL	-	2-4PLX		600,000	528,0	6,000	4,449	INC	
1522 N TALMAN	1	0040	R	ENTAL 5 U					ļ
CHICAGO, IL		COM-R		550,000	498,0	6,000	4,527	INC	
			1_			.	1		
\$ 1.A		Totals	\$	1,500,000	\$ 1,303,7	78 \$ 14,000	\$ 10,668	\$	\$
List any additional names under which cr	out nas	proviousi				ropriate creditor na	me(s) and acc	ount number(s):
Alternate Name				Creditor Nan	ne '			Account Num	ber
						·			
									
	e de la companya de	Tourney and	20,000	orrenda establis					
VIL DETAILS OF TRANS						VIII. DECLA	RATIONS		
a. Purchase price	\$	270,00	00.00	If you ansi	wer "yes" to an	questions a throu	igh I, please	Borrowe	r Co-Borrower
b. Alterations, improvements, repairs				use contin	uation sheet fo	explanation.		Yes No	
c. Land (if acquired separately)	ļ			a. Are the	re any outstand	ing judgments agai	nst you?		_ [
d. Refinance (incl. debts to be paid off)				b. Have yo	ou been declare	i bankrupt within th	na nast 7 vaa	re? [7] [7	
e. Estimated prepaid items		2,45	5.88	c. Have yo	ou had property	foreclosed upon or t 7 years?	given title or	deed	
f. Estimated closing costs		8,31	4.00						
g. PMI, MIP, Funding Fee				e. Have y	ou directly or	wsuit? indirectly been of title in lieu of i home mortgage s, manufactured d, or loan guarant of Lender, FHA the action.) uent or in default gation bond, or id described in the axi alimony, child	ligated on ar	سے اسے which which	resulled in
h. Discount (if Borrower will pay)				include	ure, transfer of Such loans as	little in lieu of the	oreclosure, or	judgment?	(This would
i. Total costs (add items a through h)		280,76	9.88	loans,	educational loar	s, manufactured	(mobile) home	loans, nome	mortgade.
j. Subordinate financing				date, na	ooligation, bon me and addres	d, of loan guarant s of Lender, FHA	ee. If "Yes,	provide detai	ls, including
k. Borrower's closing costs paid by Seller				f Are you	and reasons for	the action.)		anda, [] [y	الاللا
I. Other Credits(explain)		***		mortgage	e, linancial obl	gation bond, or t	on any redel Dan duarantee	al debt or any	other toan,
ERNEST MONEY 10%		27,00	0.00	g. Are voi	give details as	described in the	preceding qu	estion.	
		2.7,00	0.00	mainten	ance?	ay aumony, child	support, or st	parate	
			Ì	in to dity	here or rise dom	i payment corrowe	a?		
						endorser on a note	7		
m Jose amount founded DM 1810					a U. S. citizen			<u> </u>	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)				k. Are you	a permanent re	sident alien?			
· · · · · · · · · · · · · · · · · · ·		243,00	0.00	If Yes.	ntend to occupy ' complete mies	the property as you	ır primary resid	dence?	
n. PMI, MIP, Funding Fee financed				m. Have y	ou had an own	the property as you from m below, ership interest in a	properly in th	e last 🗸 🗆	
o. Loan amount (add m & n)		243,00	0.00	ande yes	1131			10	-
				(i) vvna:	i type or propen nd home (SH), or	y did you own-princ investment property (i	ipal residence	(PR),	
p. Cash from/to Borrower		10,76	9.88	(2) How	did vou hold litle	to the home entitle h		jointly S	1
(subfract j, k, l & o from i)	Marie and an	interpretation			Jons obonza (SL)	or lown's win suome	r person (O)?		
	Marko	IX. AC	CNOV	VLEDGME	NT AND AGRI	EMENT		40. TX 2006.00	Service and
on the property described herein: (2) the	and ag	ree(s) that	t: (1)	the loan rec	quested by this	application will be s	ecured by a f	irst mortgage o	r deed of trust
are made for the purpose of obtaining the	loan ir	will not b	erein:	d for any i	llegal or prohibit	ed purpose or use;	(3) all stater	nents made in	this application
credit reporting agency, from any source n	cation n	ay be ma	ade a	any time I	by the Lender,	is agenis, successo	ors and assign	(5) venncauon 15. either direct	or reverification ly or through a
is not approved; (6) the Lender, 'its agen	ls, suc	cessors a	nd as	, and the o	inginal copy of t ≘ly on the inform	nis application will nation contained in	be retained by	the Lender,	ven if the loan
The undersigned specifically acknowledge(s) on the property described herein; (2) the are made for the purpose of obtaining the for any information contained in the applicated reporting agency, from any source n is not approved; (6) the Lender, its agen obligation to amend and/or supplement the change prior to closing; (7) in the event and assigns, may, in addition to all the ownership of the loan may be transferred be transferred to an agent, successor or representations or warranties, express or is Certification: I/We certify that the informal application and acknowledge myour under	my/our	uon provi pavments	ed in	this application indicates the contract of the	ation if any of	he material facts	which l/we h	ave represente	herein should
and assigns, may, in addition to all the ownership of the loan may be transferred	r other	rights at	nd rer	nedies, rep	ort my/our nam	e(s) and account i	unquent, the I nformation to	.ender, its age a credii renod	nis, successors
be transferred to an agent, successor or	assign	of the	Lend	er with pri	der Wilhout n	otice to me and/or	the administr	allon of the lo	an account may
Certifications of Warranties, express or in	nplied, t	o the Bor	rower	(s) regarding	the property,	he condition of the	s agents, suc property, or	cessors and as the value of t	signs make no he property
application and acknowledge my/our under	ion prov Itandino	ided in th That anv	is app Intent	alcation is to	rue and correct	as of the date se	l forth opposit	e my/our signa	iture(s) on this
may result in civit liability and/or crimit	al pen	alties inch	ıding,	but not ilm	ited to fine or	morisonment or bo	18 information in under the c	contained in i	his application
Certification: I/We certify that the informal application and acknowledge my/our under may result in civil liability and/or crimit states Code, Section 1001, et see, and lia who may suffer any loss due to reliance to compare signature.	ipon any	misrepre	y oan sental	lages to the On Which IA	e Lender, ils a we have made	jenis, successors	and assigns,	insurers and a	ny other person
Borrower's Signature			ate		Co-Borrower's	innature			
x1/1/12/		1	_		1	-5		Dat	e
UHI GOL		1	410	1006	X			ł	
14/4/1/2019 (A)	VEÖÖR	ATION	· · · ·	Santaenne	I Alleran	RING PURPOSES	dictions and accom-		
The following information is requested by	t the E	ederel Co	ORIC	OVERNIVI	ENIMONITO	KING PURPOSES	连续45 字型		深始的表现
compliance with equal credit opportunity,	fair hou	sing and	home	ent for cen mortgage (lain types of lo disclosure laws	ans related to a d	welling, in or	ler to monitor	the Lender's
it. However, if you choose not to furni-	thata	Lender m	ay ne	ther discrim	inate on the ba	is of this informati	on, nor on wi	sn inis intorma Jelber vou cho	lion, but are
or surname. If you do not wish to fun	ish the	above inf	omat	on, please o	check the hox h	ired to note race a	nd sex on the	basis of visua	observation
The following information is requested be compliance with equal credit opportunity, encouraged to do so. The taw provides it. However, if you choose not to furnit or sumame. If you do not wish to furnithe disclosure satisfy all requirements to BORROWER	wnich ti	ie Lender	is su	bject under	applicable state	law for the particu	lar type of lo	an applied for.	assure that
					CO-BORROW	ir.			
do not wish to furnish th		ation					o furnish this in	formation	
Race/National American Indian or Alaskai Origin: Black.not of	Native	Asian o	or Paci	fic Islander	Race/National		or Alaskan Ne	. , , , , , , , , , , , , , , , , , , ,	r Pacific Islander
Hispanic origin Hisp	enic (White,	ic origi	n	Orlgin:	Black,not of Hispanic origin	Hispanio	White,	ot of
Other (specify)	···	<u></u>	-			Other (specify)	- mahang	Hispani	c origin
Sex: Female J Male					Sex:	Female	Male		
To be Completed by Interviewer Interviewer's		(print or	lype)			and Address Inte		Mover	
This application was taken by ERICE. VE	нбус	c + 1	a			RNHAM MORTGAG		Jioyei	
face-to-face interview Interviewer's	Signatur	e /	7						
by mail	N [·W	M	ц 0	1000	N LASALLE #171	4		1
y by telephone Interviewer's	Phone	Number		area code)		HAGO, IL 60602			
Callot investments					(41)	312-422-0618			
312-422-0	618			-	1	312-422-0720			

Freddle Mac Form 65 10/92 CALYX Form 1003 Loanapp3.hp 2/95

HUD-1 (3/86) RESPA, HR 4305,2	i'age 1		·····	
A. SETTLEMENTATION OF THE TOTAL TO THE TOTAL TO THE TOTAL TO THE TOTAL TO THE TOTAL	1006 cunilemtu	m 254-2 Eled (19/58/09/Pato	ed 5, at 86 (2a be	W #73 全XHIBIT
		1. FITA 2. TMHA 39	OTHER	
EXETER TITI	L <u>E</u>	6. File Number 7. Loan Num		E F
COMPAN	Y	01080034 1712262		ta ta
		8. Mortgage Ins. Case No.		
U.S. DEPARTMENT OF HOUSING AND URBA	N DEVELOPMENT			
C. NOTE: This form is furnished to give you a staten NOTE: Items marked "(P.O.C.)" were paid outside	ent of actual settlemen	nt costs. Amounts paid to and by the settlement agen	t are shown. I cluded in the totals.	
D. NAME AND ADDRESS OF BORROWER:	dam Bat	mbwit nete of informational parpose and are		
D. NAME AND ADDRESS OF BORROWER.	Kulli Dai			
1	749 N. Mozart			
	Chicago, IL 60647			
E. NAME, ADDRESS AND TIN OF SELLER:	Adam Butar (580-8	3 -4421)		
_	1321 W. Waveland			
	Chicago, IL 60641			
F. NAME AND ADDRESS OF LENDER:	reedom Mortgage			
	1000 Atrium Way,			
	Mt. Laurel, NJ 080 735 North Springs			
	Chicago, IL 60624	cia		
H. SETTLEMENT AGENT:	Exeter Title Comp	any (36-4070586) (312)641-1244		
	221 North LaSalle	Street, Chicago, IL 60601 Street, Chicago, IL 60601		
PLACE OF SETTLEMENT: I. SETTLEMENT DATE 10/22/01	221 North Labane	Street, Chicago, il ococi		
I. SUMMARY OF BORROWER'S TRAN	SACTION I	K. SUMMARY OF SELLER'S TRA	NSACTION	
100 GROSS AMOUNT DUE FROM BOR		400 GROSS/AMOUNT DUE TO	SELLER	
101. Contract sales price	270,000.00	401. Contract sales price	270,000.00	
102. Personal Property	(300 01	402. Personal Property		
103. Settlement charges to borrower (line 1400)	6,382.83	403.		
104.		405.		
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	e	
106. City/town taxes to		406. City/town taxes to		
107. County taxes to		407. County taxes to 408. Assessments to		
108. Assessments to		409.		
110.		410.		
111.		411.		
112.		412.		
113.		413.		
114.		415,		
116.		416.		
120. GROSS AMOUNT DUE FROM BORROWER	276,382.83	420. GROSS AMOUNT DUE TO SELLER	270,000.0	
200, AMOUNTS PAID BY/OR IN BEHALF OF		500: REDUCTIONS IN AMOUNT DI		
201. Deposit or earnest money	27,000.00 243,000.00	501. Excess deposit (see instructions) 502. Settlement charges to seller (line 1400)	27,000.0 5,085.9	
202. Principal amount of new loan Freedom Mortg: 203. Existing loan taken subject to	243,000.00	503. Existing loan taken subject to	3,005.5	
204.		504. Payoff first mortgage		
205.		505. Payoff second mortgage		
206.		506.		
207.		507.		
208.		508. 509.		
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller		
210. City/town taxes to		510. City/town taxes to		
211. County taxes 01/01/01 to 10/22/01	1,413.30	511. County taxes 01/01/01 to 10/2	2/01 . 1,413.3	
212. Assessments to	861.11	512. Assessments to 513. Rent Proration (2 10/22/01 to 11/0	1/01 851.6	
213. Rent Proration (2 10/22/01 to 11/01/01 214. Transfer Security Deposits	851.61 3,600.00		3,600.0	
215.	3,000.00	515.		
216.		516.		
217.		517.		

Tax Year 2001 Substitute Porm 10995 Seller Statement SHIBATURE FORM 10725 SELECT STATEMENT
You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law [5dler's name(s), address and tax identification number(s) is shown in item E above and cloud be checked for accuracy.]
Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

275,864.91

276,382.83

275,864.91

517.92

518.

519.

603.

520. TOTAL REDUCTION AMOUNT DUE SELLE

CASH (FROM) (X TO) SELLER

602. Less reductions in amount due seller (line 520)

601. Gross amount due to seller (line 420)

600, CASH AT SETTLEMENT TO/FROM SELE

37,950.1

270,000.

37,950.1

232,049.

218.

219.

220. TOTAL PAID BY/FOR BORROWER

301. Gross amount due from borrower (line 120)

302. Less amounts paid by/for borrower (line 220)

303. CASH (X FROM) (TO) BORROWER

300, CASH AT SETTLEMENT FROM/TO BORROWER

HUD-1 (3/86) RESPA, HR 4305.2	Pag	ge 2 of 3 Cricking to the 22 Eiled (09/108	Form A / 1 	pproved OMB 2502-0265	₁ Շ ሐճ ∮ £7 3971
L. CASCASOSFICIONOSO VICTAL SALES/BROKER'S COM	MISSION:	HOUNG HOUNGERD Z. IZ. CI., CONCO	/OS/II algue a	" Of Dagas	JC NW #1337 I
BASED ON PRICE \$ 270,000.00	e	%==	PAID FROM	PAID FROM	
Division of Commission (line 700) as follows:			BORROWER'S FUNDS AT	SELLER'S FUNDS AT	
701. to 10.			SETTLEMENT	SETTLEMENT	
703. Commission paid at Settlement					
704.					
800 ETEMS PAYABLE IN CONNECT			7 420 00		
801. Loan Origination Fee % 802. Loan Discount %	Burnham Mortgag	şe	2,430.00		
803. Appraisal Fee to					
804. Credit Report to					
805. Lender's Inspection Fee to					
806. Mortgage Insurance Application Fee to 807. Assumption Fee to					
808. Flood Cert.Fee	CPS		14.00		
809. Tax Service Fee	Freedom Mortgag	e Corporation	101,00		•
810. Courier Fee 811. Processing Fee	FedEx Burnham Mortgag	T-0	55.00 350.00		•
812. Underwriting Fee	Freedom Mortgag		250.00		•
613					•
814. Sub Total (line 818)			3.50)	:
900 FEEMS REQUIRED BY LENDER 901. Interest from to		ALD VAINGES /day (-days)	T	1	
902. Mortgage Insurance Premium for		G.E. Capital Mortgage	228.8	3	
903. [Jazard Insurance Premium for		AA&A Insurance	1,190.0		•
904.					•
905. 1000. RESERVES DEPOSITED WITH	Erskitzen		1		•
1000. Hazard Insurance . 5 months @ \$	***************************************	per month	495.8	si	
1002. Mortgage Insurance months @ \$		per month	175.0		-
1003. City property taxes months @ \$		per month			•
1004. County property taxes 5 months @ \$		per month	571.6	5	•
1005. Annual assessments months @ \$		per month		<u> </u>	•
1007.			 		•
1008.					-
1100 TITLE CHARGES	- 0		1	a	
1101. Settlement or closing fee to Exeter Title 1102. Abstract or title search to	e Company	· · · · · · · · · · · · · · · · · · ·	200.0	<u> </u>	•
	e Company	· · · · · · · · · · · · · · · · · · ·		250.0	ī
1104. Title insurance binder to			•		-
	Iortgage Corporatio	on .	74.0	0	•
1106. Notary fee to 1107. Attorney's fee to Jeffrey Hla	31¢			300.0	;
(includes above items numbers:	va	1		300.0	
1108. Title insurance to Exeter Titl	e Company		200.0	0 675.0	î
(includes above items numbers:					-
1109. Lender's coverage \$ 243,000.00 1110. Owner's coverage \$ 270,000.00	\$ 200.00 \$ 675.00			•	-
	e Company		35.0	0	•
1112. EPA/Location Endorsements Exeter Titl	e Company		95.0		• -
	e Company		20.0	0 20.0	i s
1200. GOVERNMENT RECORDING 1201. Recording: Deed \$ 29.50 Mortga	ge \$ 39.50	RICHARGES Release \$	69.0	ol	
1202. City/county tax/stamps: Deed \$	Mortgage \$ 2		07,0	2,025.0	5
1203. State tax/stamps: Deed \$ 270.00	Mortgage \$	135.00		405.0	-
1204.					-
1205. 1300. ADDITIONAL SETTLEMENT	MUADO EC				3
1301. 2nd installment 2000 taxes	Cook County Co	llector	T	901.3	
1302. Water Full Payment Service	Exeter Title Com			509.5	_
1303.					-
1304. 1305.	-		-	ļ	-
1306.			 	-	-
1307.			-	+	-
1308.					- -
1400. TOTAL SETTLEMENT CHARC		es 103, Section J and 502, Section K)	6,382.	5,085.	<u> </u>
I have earefully reviewed the HUD-1 Settlement Statement and, to the account or by me in this transaction. I further certify that I have receive	ed a copy of HUD-1 Settleme	ener, n is a true and accurate stateshedt of all receipts an	a asparsements made on n	ny.	
Mit		chitte.	b	JC Lite.	•
Adam Bat ()		Adam Butar	<u>~ /~2〜2</u> なみタックス	10 p 13 la Fresh	<u> </u>

To the best of my knowledge, the HUD-I Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned at part of the settlement of this transaction.

Exercise Title Company

WARNINGS it is a crime to knowingly make false statement to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Sections 1001 and Section 1010.

HUD-1 (3/86) RESPA, HR +305.2 AS @ AS @ AS @ AS @ BOOK DOOS UNIT TO BE T

800 PTEMS PAYABLE BY CO	DINECTION WITH LOAN			
815. Yield Spread Premium	Burnham Mortgage	(2,430.00L)		
816. MERS Registration	Freedom Mortgage Corporation		3.50	
817.				
818. TOTAL (entered on line 814 Section	L)		3.50	

X Bit

 \prec

I Kennedy

Case as 031-00306506506cunientu#n 054428 Filed: 09/108/09/P5 109000 of B6 10000 1000 10000

Uniform Residential Loan Application

Borrower", as the "Borrower" as a basis for	on is designed applicable. Co-i (including the loan qualification)	Borrower inform Borrower's spot on, but his or i	nation mu ıse) will ıer liabilit	ust also be be used as ies must b	provide a basis e consid	d (and the for loan q lered becau	appropriatualification use the B	e box cl or [] orrower	hecked) wi the income resides in	hen [] 1 e or asset a comm	he Incor s of the unity pr	ne or asset Borrower's operty stal	ts of a pe spouse te, the s	rson other that will not be use ecurity propert
is located in a	community pro	operty state, or		ower is rel						property	state as	a basis fo	г гераул	ent of the loa
Mortgage Applied for:	UV.A. U] Conventional [] FmHA	Othe	r:		Age	ency Case I	Number			Lender C	Case Numb	er	
Amount	243,000	Interest Rate 9,500	- 1	of Months 60/360	Amort Type:	ization 🗸	Fixed Rat	e		(explain) (type):	;			
	243,000	1 3,300		PROPERT		RMATIO		URPO						
•	arty Address (s E, Chicago, IL			,										No. of Units
	ation of Subject				necessar	ry)								Year Built 1900
Purpose of Lo	an 🕡 Purcha	=	onstructi	on on-Perman	ent	Other	(explain):		•	Property Pri	will be: mary sidence	Seco	ondary dence	√ Investme
	nis line if cons	struction or c		-					1			1		
Year Lot Acquired	Original Cost	·	\$	Existing Li	ens	(a) Prese	nt Value o	of Lat	(b) Cost	of Impro	vemente	\$ Total (a	+b)	
Complete to Year Acquired	his line if this Original Cost	is a refinanc	1	t Existing Li	ens	Purpose o	f Refinanc	e		Describe	Improve	ments] made	io be mad
3 .	\$		\$			<u> </u>				Cost \$				
Title will be	held in what N	ame(s) ADAI	BAT					1	' in which e man	Title will	be hel	d	1	will be held e Simple
Source of D Checking/S	own Payment, avings	Settlement Cl	arges a	nd/or Subo	rdinate	Financing	(explain)			······································			⊣⊟ւ	asehold (show piration date)
<u>~</u>	Borroy	ver			III. BOF	RROWER	INFORM	ATION	i .	.Co	Borro	wer		
	ame (include J		plicable)				Co-Borro	wers N	ame (inclu	ıde Jr. o	r Sr. if	applicable)	
Social Securit	y Number	Home Phone	-	ea code)		s. School	Social Se	curity N	ımber	Home I	Phone (i	nci. area o	code) A	ge Yrs. Scho
397-76-885 Married	d V Unmarrie	773-544-6 d (include single	Depende	ents (not lis ages	35 ted by C	<u>12</u> o-Волоwer)	Mai	ried [Unmarrie	d (include		Dependents no. , age:	(not liste	d by Borrower)
Separa	ited divorced, ress (street, cit	widowed)				11- 14		arated.		widowed)				Ma V
1749 N MO		y, sidie, Zir)	Ly J Own	Rent	2	_No. Yrs,	riesein	Audi ess	(street, c	ny, siate	, ZIF/ <u>I</u> _	_]Own	Rent	No. Y
Chicago, IL														
	at present ad				, comp		,							
Former Addr	ess (street, clty	γ, state, ΖΙΡ)	Own	[√]Rent		_No. Yrs.	Former /	Address	(street, c	ity, state,	ZIP)[]Own [Rent	No. Y
Former Addr	ess (street, city	, state, ZIP)	Own	Rent		No. Yrs.	Former A	Address	(street, c	ity, state,	ZIP)	Own [Rent	No. `

	Borrov					LOYMEN					Borro			
Name and A	Address of Emp	doyer	Self	Employed	Yrs. o	n this job	Name a	nd Addr	ess of En	nployer	L	Self Em	ployed	Yrs. on this]
4616 MAPL CHICAGO, I					in this worldp	mployed line of profession							Ī	Yrs. employed in this line of work/profession
Position/Title/	Type of Busines	ss .	Busi	ness Phon 708-48	5 (incl. : 5-4562	,	Position/	Title/Typ	e of Busine	956		Busines	s Phone	(incl. area co
	d in current p	·									sition,			
Name and A	Address of Emp	oloyer	Self	Employed	Dates	(from-to)	Name a	nd Addr	ess of En	nployer		Self Em	ployed	Dates(from-to
					Month S	ly Income								Monthly Incon
Position/Title	Type of Busines	35	Busi	ness Phon	 	area code)	Position/	Title/Typ	e of Busine	ess		Busines	s Phone	(Incl. area co
Name and A	Address of Emp	oloyer	Self	Employed	Dates	(frem-to)	Name a	nd Addi	ess of En	nployer	E	Self Em	ployed	Dates(from-to
			•		1.	ly Income	_							Monthly Incom
Position/Title	Type of Busines	is	Busi	ness Phon	j \$ e (incl.	area code)	Position/	Title/Typ	e of Busine	ess		Busines	s Phone	\$ (Incl. area co
	Form 65 _10/92 1003 Loanapp1					Pag	e 1 of 4	Borron Co-Bo	wer			Fan	nie Mae f	orm 1003 10

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	EXHIBIT
tabbles*	G

Cas@als03l-0080065085006cunDentutm @54428126id: 091/06/09/Page 270 of Begerage 100 \$73974

V _i .	MONTHLY INCOME	AND COMBINED HO	USING EXPENSE INFOI	RMATION	
Gross Monthly Income Borrowe			Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income* \$	s	\$	Rent	\$	\$
Overtime			First Mortgage (P&I)	1692.00	2,043.28
Bonuses			Other Financing (P&I)	4	83.4
Commissions			Hazard Insurance	101 rowed	79-75 83-00
Dividends/Interest			Real Estate Taxes	-AND	79.25 115.00
Net Rental Income			Mortgage Insurance	J/Jy	236.80
Other (before completing,			Homeowner Assn. Dues		
other Income," below) Total \$	s		Other	11.07 6	
*Self Employed Borrower(s) may be re	 	litional documentation s	Total	1	\$ 2,241,28
Describe Other Income	Notice: Alimony, chi	ld support, or separate n		not be revealed if the	2432 s loan. Monthly Amount
		VI. ASSETS AND LI	ARII-ITIES".		
This statement and any applicable liabilities are sufficiently joined so and Schedules are required. If the about that spouse also. ASSETS.	supporting schedules that the Statement of Co-Borrower section	may be completed join can be meaningfully and was completed about a	tly by both married and t fairly presented on a com spouse, this Statement an	Completed V .ld	thriot, told
Description	Value	alimony, child support, s	Assets. List the creditor's liding automobile loans, revolutions pledges, etc. Use con will be satisfied upon sal	olving charge accounts, ntinuation sheet, if nec	real estate loans, esserv. Indicate by
Cash deposit toward purchase held by:	\$	(*) those liabilities which of the subject property.	will be satisfied upon sal	e of real estate owned Monthly Payt. &	or upon refinancing
Adam in	27.000		ILITIES	Mos. Left to Pay	Unpaid Balance
HUWI DWOW	1,000	Name and address of C		\$ Payt./Mos.	\$
Listcheckingandsavingsaccoul		AURORA LOAN	,		
Name and address of Bank, S&L, or	Credit Union	1328 N CAMPBELL			
LASALLE BANK		RENTAL (6-20-1
			111777		22826
	210776	Acct. no. 3640	011000	(4,449)	528.000
	219/10	Name and address of C	Company	\$ Payt./Mos.	\$
Acct. no. 0000922919	\$ 40,000	GREENPOINT MTG			
Name and address of Bank, S&L, or	Credit Union	1522 N TALMAN	•	1	
ŕ		RENTAL			100
					4987:
		Acct. no. 4 8007	02888435	(4,527)	498:000
		Name and address of C	Ompany /	\$ Payt./Mos.	\$
Ассі. по.	\$	5/3-BANK 547	hird people		
Name and address of Bank, S&L, or	Credit Union	1749 N MOZART			
		PRIMARY 2ND LOC			·
		(PREVIOUSLY OLD KE	NT)		
		Acct. no.		(501)	151,000
1.		Name and address of C	Company	\$ Payt./Mos.	\$
Acet, no.	\$	FIRST SECURITY	•		
Name and address of Bank, S&L, or	Credit Union	1749 N MOZART			
· .		PRIMARY 1ST			
					/
		Acct. no. 9700/	1871073184	(1,191)	126,778
		Name and address of C	company / To	\$ Payt./Mos.	\$
Acct. no.	\$	real Kent	· IOK+IK C	1 .	
Stocks & Bonds (Company name/ number & description)	\$		\mathcal{M}	an ha	
• •			/(KU	(JA) _	V X//28.
		1/1/11/11	17 T		1 1200
		Name and address of C	e/	 	
Life insurance net cash value			Company	\$ Payt./Mos.	\$
Face amount: \$		SKN 18	anL		
Subtotal Liquid Assets	\$ 49,000	-		1100	12-0
	\$ 46,000			483	/3 <i>7</i> 8,
Real estate owned (enter market value from schedule of real estate owned)	1,500,000	And 10 811127	18127	1 .	' = ' 3'
Vested Interest in retirement fund	\$	Name and address of C	Ompany	\$ Payt./Mos.	\$
	\$	CALB MAN	aha	T L GYLLINIUS.	*
Net worth of business(es) owned (altach financial statement)	1	11/12 6/11	ut luc.		
Automobiles owned (make and year)	\$			109	549:
		Acct. no. 3 7/2 3/	175128/611	7	1
		Alimony/Child Support/Sept	arate Maintenance Payments	1	
Other Assets (itemize)	\$			\$	[.
		Job Related Expense (cl	nild care, union dues, etc.)	\$	
		Total Monthly Payme	nts	\$	
Total Assets a.	\$ 1,540,000	Net Worth (a-b)	\$ 236,222	Total Liabilities b.	\$ 1,303,778
Freddie Mac Form 65 10/92	***************************************	Page 2 of 4		l	Mae Form 1903 10/8

MIT - Panni

			VI. AS	SETS AN	D LIABILITIES	3 (co	nt.)			
Schedule of Real Estate Owned	(if additional	properties	are o	wned, use	continuation s	heet)				
Property Address (enter S If sold, P		Type of		resent	, Amount of		Gross	Mortgage	Insurance, Maintenance,	Net
sale or R if rental being held		Property	Mari	ret Value	Mortgages & Lie	ens	Rental Income	Payments	Taxes & Misc.	Rental Income
1749 N MOZART Pri	^	2-4PLX		350,000		778	\$ 2,000	\$ (1,692	s inc	s
1328 N CAMPBELL		2-4PLX	·	NTAL 4 U 600,000			6,000	4,449	inc	
CHICAGO, IL		Z-4FLA	De	NTAL 5 U		000	0,000	7,443		
1522 N TALMAN CHICAGO, IL		COM-R	, AL	550,000	498,	000	6,000	4,527	INC	
			1							
		Totals		L,500,000				\$ 10,668		[\$
List any additional names under wh	ich credit ha	s previous				propi	riate creditor na	me(s) and acc	e) Account Num Account Num	
Alternate Name			,	Creditor Na	me				ACCOUNT HOM	DC:
		··········				*****				
							am incol s	DATIONO		
VII. DETAILS OF T	RANSACTI		00.00	16			VIIL DECLA		Borrow	er Co-Borrov
a. Purchase price	3	270,0	00.00		swer "yes" to a nuation sheet f		Jestions a throu planation.	ign i, piease	Yes N	
b. Alterations, improvements, repa	ire i			\			judgments agai	inet vou?		_
c. Land (if acquired separately) d. Refinance (incl. debts to be paid	l off)			1	-	_	ankrupt within t	·		
	1 (11)	2.4	55.88	c. Have	ou had propert	y for	eclosed upon or years?	given title or	deed	
e. Estimated prepaid items f. Estimated closing costs			14.00		thereof in the l u a party to a					
g. PMI, MIP, Funding Fee				e. Have	you directly a	r inc	directly been of the in lieu of	pligated on a		
h. Discount (if Borrower will pay)				include	sure, transter such loans	of till as h	iome mortgage	ioreciosure, o Ioans, SBA	loans, home	improvement
i. Total costs (add items a through	h h)	280,7	69.88	loans,	educational lo	ans,	nome mortgage manufactured or loan guaran of Lender, FHA e action.)	(mobile) hom	e loans, any	mortgage,
j, Subordinate financing				date, t	name and addre	ess o	of Lender, FHA	or VA case	number,	
k. Borrower's closing costs paid b	y Seller			f. Are yo	u presently del	inque	nt or in default	on any Fede	eral debt or an	y other loan,
I. Other Credits(explain)	1			monga "Yes,"	ige, financial d give details a	as de	e action.) int or in default lion bond, or escribed in the alimony, child	preceding q	uestion."	
ERNEST MONEY 10%		27,0	00.00	g. Are y	où obligated to nance?	pay	alimony, child	support, or	separate	
				h. Is any	part of the de	own (payment borrow	ed?		길니니
							dorser on a note	?		
				4 °	ua U.S.citize				본	爿님님
m. Loan amount (exclude PMI, MIF	ን			k. Are yo	ou a permanent	resid	dent allen?	ur nrimanı saı		
Funding Fee financed)		243,	00.00	If Ye	s," complete q	uestio	e property as yo in m below. hip interest in a	on printary is:	" I I	
n. PMI, MIP, Funding Fee financed	1			Three v	you nad an ov rears?	wners	inip interest in a	a property in	ine last (A)	<u> </u>
o. Loan amount (add m & п)		243,	00.00	(1) W	hat type of proj	perty	did you own-pri	ncipal residenc	e (PR).	-
p. Cash from/to Borrower		10	769.88	1			vestment property the home-solely		, jointly S	1
(subtract j, k, l & o from i)		10,	09.00	wi	th your spouse (S	SP), o	r jointly with anoth	ner person (O)?	. ,,	-
		IX.A	CKNO	WLEDGN	IENT AND AG	REE	MÊNT			
The undersigned specifically acknow on the properly described herein, are made for the purpose of obtatof any information contained in the credit reporting agency, from any is not approved; (6) the Lender, obligation to amend and/or supplied change prior to closing; (7) in the and assigns, may, in addition to ownership of the loan may be transferred to an agent, succe representations or warranties, succe representations or warranties, succeived.	vledge(s) and	agree(s) t	hạt: (1) the loan	requested by th	is ap	plication will be	secured by a	first mortgage	or deed of tr
on the property described herein;	(2) the prope	rty will no n indicated	t be u: I bereir	sed for any n: (4) occu	y illegal or profi pation of the p	ibitec xoper	l purpose or us tv will be as ir	e; (3) all stat idicated above	ements made : (5) verificalio	n this applica
of any information contained in the	he application	n may be	made	at any tim	e by the Lende	er, its	agents, succes	sors and assi	gns, either dire	ectly or throug
is not approved; (6) the Lender.	ils agents,	successors	and	assigns will	rely on the in	tomis	ation contained	in the applica	tion and I/we I	nave a continu
obligation to amend and/or supplet change prior to closing; (7) in the	ment the info ie event my/o	rmation pr iur paymer	papivo no alr	in this app the loan in	dication if any	or th	e material facts callon become	wnich iwe delinquent, the	nave represen Lender, its a	genis, success
and assigns may in addition to	o all their oil asferred to s	ner rights Luccessor	and i	emedies, on of the t	report my/our : _ender without	name not	(s) and account ice to me and	information to for the admini	o a credit repostration of the	orling agency; loan account
be transferred to an agent, succe	essor or assi	ign of the	ne Lei	nder with	prior notice to	me;	(9) the Lender	its agents, s	uccessors and	assigns make
Certification: I/We certify that the	information	provided in	this a	pplication i	s true and corr	ect	as of the date.	set forth oppo	osite my/our sig	nature(s) on
Certification: I/We certify that the application and acknowledge my/or may result in civil liability and/or States Code, Section 1001, et sec	ur understand or criminat	ling that a penalties i	iny inte includin	intional or a. but not	negligent misre	prese or in	entation(s) of norisonment or i	the information the both under the	on contained it s provisions of	n this applica Title 18. U
States Code, Section 1001, et sec who may suffer any loss due to	and liability	for mon	etary d	amages to	the Lender, it	s age	ents, successor	s and assigns	s, insurers and	any other per
Borrower's Signature	regarice upon	any more	Date		Co-Borrowe			1		Dale
(D) 1 m			1				g		1	
X W/Lax			1 9	15/01	Х					
	XMNEG	RMATIO	N FOR	₹:GÓVER!	NMENT MONI	TOR	ING PURPOS	ES.	<u>,</u> .	
The following information is rec									order to moni	tor the Lende
compliance with equal credit op	portunity, fair	housing a	and ho	ne mortgag	je disclosure la	WS.	You are not	required to fu	mish this info	mation, but a
it. However, if you choose no	t to furnish i	t, under F	ederal	regulations	this Lender is	requi	ed to note race	and sex on	the basis of v	sual observation
The following information is recompliance with equal credit op encouraged to do so. The law it. However, if you choose no or surname. If you do not withe disclosure satisfy all requires	ments to which	ch the Lei	nder is	subject un	se check the b ider applicable :	ox be state	law for the par	ticular type of	loan applied	for.)
BORROWER					CO-BORR					
I do not wish to	furnish this in	formation					I do not wis	sh to furnish thi	s information	
Race/National American Indian	or Alaskan Na			acific Island	er Race/Nati	ional		dian or Alaskar		an or Pacific Isla
Origin: Black,not of Hispanic origin	Hispanic		hite,not spanic c		Origin:		Black,not of Hispanic ori	gin 🔲 Hisp		ite,not of panic origin
Other (specify)_							Other (spec			
Sex: Female	Male Male				Sex:		Female	Male		
	terviewer's Na		or ty	pe)			and Address		mpioyer	
	RIC C. VEHO		/-r		- Data		RNHAM MORTO			
. =	terviewer's Sig	marule (UN	M	91510		N LASALLE #		1	
by mail	terviewer's Pi	none Num					CIAGO , IL 606 312-422-0618)UL		
Circle 1 total total	112-422-061		LHI	J. J. J.	,		312-422-0010 312-422-0010			

Freddle Mac Form 65 10/92 CALYX Form 1003 Loanapp3.hp 2/95 EXHIBIT H

Could have dut of the character of the c

PC 10125/01

LTC-1 (3/46) RF.514.4505.2	rage i	01.3	endings a substitute of
A. SETTLEMENT STATEMENT		1. FriA 2. FM·IA 3C	ONV. UNINS.
	- 10	1. FHA 2. FMIA 3. CONV. INS	THER
EXETER TIT	<u>LE</u>	6. File Number 7. Loan Number	
COMPAN	₹ ¥	01080031 1712247	
		8. Mortgage Ins. Case No.	
U.S. DEPARTMEN'S OF HOUSING AND URB	VM DEAETOLWENT		
NOTE: This form is furnished to give you a state	ment of actual settleme	ent costs. Amounts paid to and by the settlement agent are s shown here for informational purposes and are not included	in the totals.
NOTE: Items marked (P.O.C.) were paid outsi	Adam Bat	380 METERS TO LINGUISTANDE POR PARTY.	
D. NAME AND ADDRESS OF BORROWERS	Voin out		[
	1749 N. Mozart		1
	Chicago, IL 60647		
. NAME, ADDRESS AND TIN OF SELLER:	Adam Butar (580 f	19-4421)	1
		1	1.
	4321 W. Waveland		1
, NAME AND ADDRESS OF LENDER	Chicago, IL 60641 Freedom Mortgag	# Corporation	
, MANIE MAD ADDRESS OF ELEVANIE	1000 Atrium Way	Ste. 300	I
	Mr. Laurel, NJ 080	054	
C. PROPERTY LOCATION:	708 North Drake		- (
	Chicago, IL 60606		. 1
		(25 4020596) (212)641-1244	
i. Settlemen'i agent:	Exeter Title Comp	pany (36-4070586) (312)641-1244 Street, Chicago, IL 60601	ļ
PLACE OF SETTI EMENT:	221 North LaSalla	Street, Chicago, IL 60601	ļ
I. SETTLEMENT DATE 10/22/01	TET LACISIS TRANSMIS		
SUMMARY OF BORROWER'S TRAI	VSACTION I	K. SUMMARY OF SELLER'S TRANSAC	CTION
COMMINICAL DE TRUMPON DE LA COMPENSION D	HOWERSEEM	######################################	BROOKERS
11. Contract sales price	270,000.00	401. Contract sales price	270,000.00
02, Personal Property		402. Personal Property	
3. Settlement charges to borrower (line 1400)	7,030.29	40).	
н.		404.	
95.		Adjustments for items paid by seller in advance	
Adjustments for items paid by seller in advance Ob. City/town taxes to		406. City/town taxes to	
07. County taxes to .	 	407. County taxes to	
D8. Assessments to		408. Assessments to	
09.		409.	
10.		410.	
lf		411.	
12.		413.	
13. 44.		414.	
15,	 	415.	
16.		416.	
28. GROSS AMOUNT DUE FROM BORROWER	277,030,29	420. CROSS AMOUNT DUE TO SELLER	270,000.00
200 EMOUNTERAIL BY/OR TO BEHAVE O	PRORROWS	PERSON REDUCTIONS IN A MOUNT DUBY	SHILLEREN
01. Deposit or earnest money	27,000.00	501. Exces deposit (see instructions)	27,000,00 5,118,53
02. Principal amount of new loan Freedom Mortg	243,000.00	502, Settlement charges to seller (line 1400) 503. Existing bean taken subject to	3,114,33
03. Existing loan taken subject to	<u> </u>	504. Payoff first moregage	
04. 05.	 	505. Payoff second morrgage	
DG.	 	506.	
W.		507.	
08.		508.	
09.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
10. City/town taxes to	1,413.44	510. City/town taxes to 511. County taxes 01/01/01 to 10/22/01	1,413,44
11. County taxes 01/01/01 to 10/22/01	1,413,44	511. County taxes 01/01/01 to 10/01/01	-,
12. Assessments to 15. Rent Proration (2 10/22/01 to 11/01/01	851,61	513. Rent Proration (2 10/22/01 to 11/01/01	851.61
14. Transfer Security Deposits	3,600.00	514. Transfer Security Deposits	3,600,00
15.		515.	
16.		516.	
17.		517.	
18.		518.	
19.		519. 520. TOTAL REDUCTION AMOUNT DUE SELLE	37,983.51
20. TOTAL PAID BY/FOR BORROWER	275,865.05	520. TOTAL REDUCTION AMOUNT DUE SELLE	I SECESION IN THE
NUMBER OF THE PROPERTY OF THE	277,030.29	1601. Gruss amount due to seller (line 420)	270,000.0
01. Gross amount due from horrower (line 120) 02. Less amounts paid by/for borrower (line 220)	275,865.05		37,983.5
	-	THE PROPERTY OF THE PARTY OF TH	232,016.4
603. CASH (X FROM) (TO) BORROWER	1,165.24		
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Seclectifulty Porm 1	0975 Seller Statement	

The information contained in Morks Ed. H.L. and time at it is informed to a information and is being farmined to the Internal Revenue Service. If you are required to like a return, a negligible

Case als 83 + 033 965 085 085 08c univertu#n 854 128 Filed: 09/108/09/1Page 023 of Bage age 100 \$73977

D-1 (1/81) RESPA, 3-3		e 2 of 3			
	CETTIFMEN	JT CHARGES			
AND TO TAKE THE LEST BROKEN	SCOMMISSION: THE	E MARKETAN PARA		DATE EPOM	PAID FROM
BASED ON PRICE \$ 270	00,000,00	%-4		PAID FROM	SELLER'S
BASED ON PICCE 3 270				BORROWER'S	
Division of Commission (line 700) as	10110443		1	FUNDS AT	FUNDS AT
	to		į.	SETTLEMENT	SETTLEMENT
	10		r		
Commission paid at Settlement			h		
		THE PARTY OF THE P	TORRESTOR OF THE PROPERTY.		
TO BE THEMS PASSABLE IN OR	NUMBER OF STREET	NO SHARE THE PARTY OF THE PARTY	MARKINS CALL PROPERTY	2,430.00	1 Property Continues of
I non Origination Fee	Burnham Mortga	ge		2,450.00	-
TATAL CANAL		,			
. Appraisal Fee to					
Credit Report 10					
Lender's Inspection Fee to					
Mortgage Insurance Application Fee to	<u> </u>				
Assumption Fee to				14.00	
, Flood Cert. Fee	CPS			101.00	
. Tax Service Fee	Freedom Mortgag	e Corporation			
	UPS			55.00	1-c-
. Courier Fee	Burnham Mortga	iec .		350.00	
. Processing Fee	Freedom Mortga	es Corneration		250.00	1
. Underwriting Fee	Pression Morsga	ge Corporation			
				3,50	1
. Sub Total (line 818)			CONTRACTOR PROPERTY SERVICE	and a creation of the party	Wall of the Party
i. Sub Total (line 818)	ENDERTO BE PAID IN	ADVANCEMENT	55年四年1月1日日本1月1日	641.30	merceterstead or epical.
Interest from 10/22/01 to 11				041.30	
THURST INVITE	1 months to	Freedom Mortgage	Co ·	226,80	
. Morigage Insurance Premium for	1 year to	AA&A Insurance A	ge	1,190.00	<u> </u>
. Hazard Insurance Premium for	1 304 10				<u> </u>
				l	
5.			onne o a sentanti di Cara	STREET BUILDINGS IN	
O DE TOUR DESPRÉSA DE LOS DE LA CONTRACTA DE L	DIW TELEVIDERS: SI	the state of the s	Managaran Salama	297.5	il
I. Hazard Insurance 3 m	onths@\$ 99.17	per month		277.5	
	onths@S	per month			
and a stand a black a second	sombs@\$	per mouth		l	
o. City property with		per month		432.8	0
	nombs @ \$ 108.20				1
5. Annual assessments n	sonths@5	per month		 	
06.				 	
07.				345.3	
08. Aggregate Adjustment	STREET,	enated about the later than			
AND RESIDENCE OF THE PARTY OF T	A STATE OF THE PARTY OF THE PAR	PARAMETER STREET	<u> </u>	200.0	30 🗸
OS. OCHECONO TO THE OWN DESCRIPTION OF THE OW	xeter Title Company				
02. Abstract or title search to				1	250.0
03. Title examination to I	acter Title Company				"
04, Title insurance binder to					NO
	Freedom Mortgage Corporat	ion		74.	00 1
vs, concurrent properties	1			I	
06. Notary fee to					300.0
	jeffrey Hlava				
(includes above items numbers:				200.	00 675.
08. Title insurance to	Exeter Title Company				7
(includes above items mumbers:					
	.00 \$ 200.00				
477 222244 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4					
			,	35.	
,	Exeter Title Company			95.	
	Exeter Title Company			20.	.00 20.
	Exeter Title Company	The second secon	more was property and		
113. Courier Fee 1260. GGVFRNMENT-RE	ORDING AND TRAINS	ER CHARGE Y	Carried Control	• 69	The state of the s
201. Recording: Decd \$ 29.50	Mortgage \$ 39.50	Release \$.69	2.025
	Mortesen	\$ 2,025.00			
2001 010)		\$ 135.00		1	405
203. State tax/stamps: Deed \$	270.00 Mortgage				1
204.				1	
205. 		The second second second second	Tree towns the Park day of the	Will State of State o	
THE PROPERTY OF THE PROPERTY O	LEMENT CHARGES	Mark Mark Mark	THE PROPERTY OF THE PARTY OF TH	PARTICULAR DESCRIPTION OF THE PARTY OF THE P	940
District Control of the Control of t	Cook County	Collector			502
301. 20d installment 2000 texes	Exeter Title C				502
302. Water Full Payment Service	Later alle C				
303.					
304.					
305.					
1306.					
1307.					
1308.		lines 103, Section J ar	d 502, Section K)		0.29 5,11
1400. TOTAL SETTLEMEN	T CHARGES (enter on	thire 103, Section 1 m.	purposement of all excelpts	and deleterements made o	as my
have encludy reviewed the PROD-1 Sublement Seems secount or by me in this transaction. I further confly to	ment and, in the best of my knowledge at	no peast, it is a tree saw accu. Uculcus Sustement,	Λ		
ecount or by me in this transaction. I further centily t	um state involves a cabl of stone 1 to		3 /€	٠.	es Auto
11 -		(613)	Marian	مهدا: ســــ	co it allo
144					
117n.L		- X 2, 3_ 1			

To the best of my knowledge, the HUE-1 Sections structure which I have perpend to a law and account at the fund, which was secreted and have been or will be distanced to

Exercy Title Company
WASHING: It is a size to knowledgy ender this end of the United States on this or any other similar form. Poudries upon constituen can include a fine and imprisonment.
WASHING: It is a size to knowledgy ender this product of the United States on this or any other similar form. Poudries upon constitution in the United States and States of the United States of the U

Cas@als031-003065085006cunDentu#n8544281Filed: 09/108/09/1Page 27 of Bageage 10 \$73978

** 10101 **

HUD-1 (3/16) RESPA, HR 4305.2	Page 3 of 3		form.	Approved Chill 2502-0265
File No. 01080231	Loan No. 1712247			
TO THE PROPERTY OF THE PROPERT	NNECHON WITH LOANSES TO SET UND			
815. Yield Spread Premium	Burnhom Mortgage	(2,430.00L)	1	
816. MERS Registration Fee	Freedom Mortgage Corporation		3,50	
817.				
818. TOTAL (entered on line \$14 Section L			3.50	

X Bot

(POA

Uniform Residential Loan Application this application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower', as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when [] the income or assets of a person other than the "Borrower" (Including the Borrower's spouse) will be used as a basis for loan qualification or [] the Income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. 1. TYPE OF MORTGAGE AND TERMS OF LOAN. Mortgage V.A. J Conventional Agency Case Number Lender Case Numbe Applied for: _FHA ☐ FmHA Amount Interest Rate No. of Months Amortization 🗸 Fixed Rate Other (explain): Type: 243.000 360/360 GPM ARM (type): II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, ZIP) No. of Units 728 N HAMLIN, CHICAGO, IL 60624: County: COOK Legal Description of Subject Property (attach description if necessary) ear Bullt SEE TITLE 1900 Purpose of Loan [] Purchase Construction Other (explain): Property will be: Primary Residence Secondary Residence Refinance Construction-Permanent √ Investment Complete this line if construction or construction-permanent loan. Year Lot Acquired Orlginal Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) Complete this line if this is a refinance loan. Original Cost Amount Existing Liens Year Acquired Purpose of Refinance Describe Improvements ____ made ____ to be made Cost \$ Title will be held in what Name(s) ADAM BAT Manner in which Title will be held Estate will be held in: Single man Fee Simple Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Leasehold (show expiration date) Checking/Savings Borrower' IIL BORROWER INFORMATION Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) ADAM BAT Social Security Number Home Phone (Incl. area code) Yrs. School Social Security Number Age Home Phone (incl. area code) Yrs. School 397-76-8854 773-544-6784 Dependents (not listed by Co-Borrower Married Unmarried (Include single, divorced, widowed) Married [Unmarried (include single divorced, widowed) dents (not listed by Borrower) Separated Separated Present Address (street, city, state, ZIP) V Own Rent 2 No. Yrs. Present Address (street, city, state, ZtP)[No. Yrs. 1749 N MOZART Chicago, IL 60647 If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own [] Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent Former Address (street, city, state, ZIP) Own Rent No. Yrs. No. Yrs. Borrower · IV. EMPLOYMENT INFORMATION Co-Borrower Name and Address of Employer Self Employed Yrs. on this job Name and Address of Employer Self Employed Yrs. on this job LD INC Yrs. employed in this line of work/profession **4616 MAPLE AVE** Yrs. employed in this line of work/profession CHICAGO, IL 60513 Position/Title/Type of Business Position/Title/Type of Business Business Phone (incl. area code) Business Phone (Incl. area code) MANAGER 708-485-4562 If employed in current position for less than two years or if currently employed in more than one position, complete the following: Name and Address of Employer Self Employed Dates(from-to) Name and Address of Employer Self Employed Dates(from-to) Monthly income Monthly Income Position/Title/Type of Business Business Phone (Incl. area code) Position/Title/Type of Business Business Phone (incl. area code) Name and Address of Employer Self Employed Dates(from-to) Name and Address of Employer Dates(from-to) Self Employed Monthly Income Monthly income Position/Title/Type of Business Business Phone (Incl. area code) Position/Title/Type of Business Business Phone (incl. area code) Freddle Mac Form 65 10/92 Page 1 of 4 Fannie Mae Form 1003 Borrower CALYX Form 1003 Loanapp1.hp 2/95 Co-Borrower

Case as 83-1033065085006cunient #n854428Filed: 09/108/09/Page 25 of Bage age

				COMBINED HOUS	ING EXPENSE INFO	RMATION	BOOKE AND THE
iross Monthly Income	Borrowe		wer	1.	ombined onthly Housing Expense	Present	Proposed
	<u> </u>	. \$			ent .	\$	\$
Overtime Bonuses					rst Mortgage (P&I)		2,043.28
Commissions				1	ther Financing (P&I)		83.00
Dividends/interest				1	eal Estate Taxes		92 67 115:00
Net Rental Income					ortgage Insurance		10.01-20.00
Other (before completing,			•		omeowner Assn. Dues	_	
see the notice in "describe other income," below)				· 0	ther ·		
Total :	\$	\$		\$ To	otal	\$	\$ 2,241.28
B/C Describe Ot	her Income	Notice: Alimony, c Borrower(i	hild su B) or Co	pport, or separate mali p-Borrower(C) does not	ntenance income need t choose to have it con	not be revealed if the sidered for repaying th	s Ioan. Monthly Amount \$
This statement and a liabilities are suffici and Schedules are r about that spouse a	any applicable ently joined so equired. If the	supporting schedule of that the Statement e Co-Borrower section	es may can b n was	y be completed jointly e meaningfully and fair completed about a spo	by both married and up presented on a compuse, this Statement and ets. List the creditor's automoties etc. List compuse to lessent the creditor's automoties etc. Use could be satisfied upon sal	inmarried Co-borrowers blined basis; otherwise d supporting schedules	ointly Not Jointly
Description .		Value	alimo	ny, child support, stoc	k pledges, etc. Use co li pe satisfied upon sat	ntinuation sheet, if ned	essary, Indicate by
Cash deposit toward purcha	ase held by:	\$.	of th				
			Manne	LIABILI7 and address of Com		Mos. Left to Pay \$ Payt./Mos.	Balance \$
List checking and sav Name and address of B LASALLE BANK			AUR 132	TORA LOAN 8 N CAMPBELL ITAL		·	
			Acct.			(4,449)	528,000
		15 40,000	Name	and address of Com	pany	\$ Payt./Mos.	\$
Name and address of B	ank, S&L, or	Credit Union	PREN Acct.		pany	\$ Payt./Mos.	498,000
Acct, no.	······································	s	-	BANK	· · •		*****
Name and address of Ba	ank, S&L, or		PRIM (PRI Acct. Name	and address of Comp		5/2 .(501) \$ Payt/Mos.	15/5/2 ,151,000
Acct, no.	-t- 001	\$ 		T SECURITY			
Name and address of Ba	ink, S&L, or (Credit Union	ſ	9 N MOZART AMARY 1ST		(1,191)	126,778
			Name	and address of Comp	oany	\$ Payt./Mos.	\$
Acct. no. Stocks & Bonds (Companumber & description)	iny name/	\$	REN 725 Acct.	N DRAKE		(2,104)	251,185
Life insurance net cash	value		H	VB Oma	ha,	\$ Payt./Mos.	\$
Face amount: \$ Subtotal Liquid Asse	ls	\$ 40,000	1	_	-	V110	min-
Real estate owned (enter from schedule of real estate		\$ 1,800,000	<u> </u>	2 7/. 3/7	512 86511	v./07	2495
from schedule of real estate		<u> </u>		and address of Comp		\$ Payt./Mos.	\$
	nent fund	!S	1 0	MANIE	•	1	
Vested interest in retirer		\$ \$	H	rieg		✓	į.
Vested Interest in retirer Net worth of business(e (attach financial statement)	s) owned	\$	Acet.		48) 4100	- 4889	4889
Vested Interest in retirer Net worth of business(e, attach financial statement, Automobiles owned (make) Other Assets (itemize)	s) owned	\$	Allmor Owed	ny/Child Support/Separate to:	Maintenance Payments care, union dues, etc.)	- 4889 s	4889
Vested interest in retirer Net worth of business(e (attach financial statement) Automobiles owned (mak	s) owned	\$	Alimor Owed Job F	ny/Child Support/Separate to:	•	- 4889 s	4889

Freddie Mac Form 65 10/92 . CALYX Form 1003 Leananc hn 2/95

VI. ASSETS AND LIABILITIES (cont.)											
nedule of Real Estate Owned(if							-			200 1 1100 22 12	
				•		•				insurance,	
operty Address (enter S if sold, PS		Type of Property		resent		ount of	Gross	Morte		Maintenance,	Net
sale or R if rental being held for	n income)	Property		ket Value	1	es & Llens	Rental Income	Payn	****	Taxes & Misc.	Rental Income
1749 N MOZART				RIMARY 3	t			3/3/5	1,692	4	
CHICAGO, IL		2-4PLX	\$	350,000	\$	277,778	\$ 2,000	\$ 151	1,692	\$ INC	\$
1328 N CAMPBELL			Ri	NTAL 4 U	NIT			Buch	CSL		
CHICAGO, IL		2-4PLX		600,000	<u> </u>	528,000	6,000	H.	A AAA	INC	
1522 N TALMAN			RI	NTAL 5 U	NIT			^{ادرو} ای	WE'K	47	
CHICAGO, IL	1	COM-R	***	550,000)"	498,000	6,000	شرونان) [4,527	INC	
* See page 4 for the					· · · · ·	• • • • • • • • • • • • • • • • • • • •		-			
additional properties		Totals		L,800,000		1.554,963	s 17.000		2772	·	s
		·			<u>. </u>		 		2,772		
List any additional names under which	credit nas	previously				ate appropr	late creditor nai	me(s) a	ınd acc	ount number(s	} :
Alternate Name			•	Creditor Nar	ne	`				Account Num!	ber
·											
•											,
		22. 27. 27. 29.		ter to the second		The second second		* 17 ass		A Property L. V. L. Charles	
VII. DETAILS OF TR	ANSACTIO	ON THE		<u> </u>	1. 1. 1. 1. 1.		VIII. DECLAR	RATIO	NS .		
a. Purchase price	\$	270,00	0.00	If you ans	wer "ye:	s" to any qu	estions a throu	gh i, pl	ease	Borrowe	er Co-Borrower
b. Alterations, improvements, repairs				use contin	wation :	sheet for exp	planation.			Yes No	Yes No
c. Land (if acquired separately)				a Ara the	are anu	outetanding	ludgments again	net voi	o		_ 1
	0					_					
d. Refinance (Incl. debts to be paid of	"						inkrupt within th				
e. Estimated prepaid items		1,79		in lieu	thereof i	n the last 7	closed upon or years?	Aiachi	Arte Of		
f. Estimated closing costs		7,15	9.00	d. Are you	a party	/ to a lawsu	H?				
g. PMI, MIP, Funding Fee				e, Have	you dire	ectly or ind	irectly been obj e in lieu of f	ligated	on an	y loan which	resulted in
h. Discount (if Borrower will pay)			\neg	include	ure, tra such 1	nsier of titl oans as h	e in lieu of fo	orectos: loane	UTB, OF	juogment? loans, home	(This would
i. Total costs (add items a through h		278,95	3.00	loans,	educatio	nal loans,	e in lieu of forme mortgage manufactured (or loan guaranti Lender, FHA (action.) at or in default on bond, or its scribed in the allmony child	(mobile)	home	loans, any	mortgage,
	 	2,0,00		financia date n	l obligat	ion, bond, i	or Ioan guarant Llender FHA	ee. II	"Yes,"	provide deta	is, including
j. Subordinate financing	 			if any,	and rea	sons for the	action.)	J. 171		בייוים, בייונים	الالا
k. Borrower's closing costs paid by S	eller			f. Are you	ı presen	tly definquer	nt or in default	on any	/ Feder	al debt or any	other loan,
I. Other Credits(explain)			- 1	"Yes,"	give de	talls as de	scribed in the	preced	ing qu	estion. 🔲 👿	
ERNEST MONEY 10%		27,00	00.0	g. Are yo mainter		iled to pay	alimony, child	eupport	, or se	parate 🔲 🕡	
						the down p	ayment borrowed	d?			
	- 1					-	orser on a note?				_ /
			1	j. Are you			5,000 OH & 11010 I	·		一 词 🖰	1133
											기무무
m. Loan amount (exclude PMI, MIP,				K. Are you	a pem	nanent resid	ent allen7				
Funding Fee financed)		243,00	0.00	i, Do you	ntena to " compl	ete question	property as you in below. ip interest in a	ar bums	ary resid	dence? 🔲 📝	
n. PMI, MIP, Funding Fee financed				m. Have	you had	an ownersh	ip interest in a	proper	ty in th	ie last 🚺 🗌	
o. Loan amount (add m & n)		243,000	0.00	three ye						IP	
•		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		(1) Wh:	at type	of property o	lid you own-princ	ipal re	sidence	(PR),	
p. Cash from/to Borrower		0.05					ssiment property (the home-solely b		-W (C)	infatty C	
(subtract j, k, l & o from i)	- 1	8,953	3.UU	(z) now	YOU' 5DO	ouse (SP), or	jointly with anothe	r perso.	n (O)?	Jointly . 3	
							• •		• •	1.65 to 2.1 1.665	
	J. J	IX. ACH	NON	VLEDGIVII	:NI:AN	DAGREE	MENT			fredred, altital	
The undersigned specifically acknowled	e(s) and a	gree(s) that	: (1)	the loan re	guested	by this app	lication will be s	ecured	by a 1	iret mortgage	or deed of trust
The undersigned specifically acknowled on the property described herein; (2) are made for the purpose of obtaining of any information contained in the credit reporting agency, from any sour is not approved; (6) the Lender, its obligation to amend and/or supplement change prior to closing; (7) in the e and assigns, may, in addition to all ownership of the loan may be transfer be transferred to an agent, successor representations or warranties, express	ne propent	y Will not b	e use erein:	(4) occur	illegal o	r prohibited . the propert	purpose or use	(3) a	above: II state:	nents made in (5) verification	this application
of any information contained in the	application	may be ma	ade a	t any time	by the	Lender, its	agents, success	ors and	i assigi	is, either direc	tly or through a
credit reporting agency, from any sour	ce named	in this appli	icatior	and the	original	copy of this	application will	be ref	ained b	y the Lender,	even if the loan
obligation to amend and/or supplement	the inform	nation provid	ded in	this appli	cation if	any of the	material facts	which	l/we h	ave represente	ed herein should
change prior to closing; (7) in the e	/ent my/ou	r payments	on ti	ne loan ind	licated in	this application	ation become de	elinguer	it, the	Lender, its ago	ents, successors
ownership of the loan may be transfer	red to su	cessor or a	assigr	of the Le	nder w	ithout notic	e to me and/o	r the a	idminist	a credit repor	ung agency; (o) oan account mav
be transferred to an agent, successor	or assign	of the	Lenc	ler with p	rior notic	e to me; (9) the Lender, I	its age	nts, suc	cessors and a	ssigns make no
representations or warranties, express	or implied,	100 011 01 dt el bellu	iowei	(8) regardii	ng ine p	property, the	condition of the	e propi	епу, ог	the value of	tne property.
Certification: Inve certify that the infrapplication and acknowledge my/our use may result in civil liability and/or States Code, Section 1001, et sec, are who may cutter any lose due to edia	nderstandin	g that any	is ap Inten	tional or n	aue an egligent	misrepresen	a or une date so tation(s) of t	et tonh he info	mation	contained in	this application
may result in civil liability and/or	riminal p	enalties incli	uding,	but not li	nited to,	fine or imp	risonment or bo	th und	er the	provisions of	Title 18, United
who may suffer any loss due to relia	u uddiiily ICE UDON 2	uv misreore יייו	y dal senia	nayes to ti ion which	ie Lendo	a, us agen Ve madé on	this application	and a	ssigns,	misurers and a	any other person
Borrower's Signature	4		ate			rrower's Sign				Da	nte .
armin and and	1	1			I	oncr a cith	and to			l Do	
\mathcal{R} /////	_	į	9	10101	X					1	•
TI DUC											
	X. INFOF	MATION	FOR	GOVERNI	MENT	IONITORIN	IG PURPOSE	S	7077		
The following information is request	ed by the	Federal Go	vernr	nent for co	ertain tv	pes of loans	related to a	dwelling	ı in oı	der to monito	r the Lender's
compliance with equal credit opportu	nity, fair h	ousing and	home	mortgage	disclosi	ire laws.	You are not re	quired	to furn	ish this inform	ation, but are
it However if you choose not to	viges inat furnish it	a Lender m under Fedel	ral re	autations th	minate c is Lende	on the basis er is require	of this informal	lon, no	ronw	helher you chi	oose to furnish
or surname. If you do not wish to	furnish th	e above inf	orma	ion, please	check	the box belo	w. (Lender mus	t revie	w the a	bove material	to assure that
The following information is request compliance with equal credit opportuencouraged to do so. The law proit. However, if you choose not to or surname. If you do not wish the disclosure satisfy all requirement	s to which	the Lender	18 8	ubject unde	or applic	able state la	w for the partic	ular ty	pe of i	oan applied for	r.)
BORROWER						ORROWER					
I do not wish to furn	sh this infor	mation				. [i do not wish	to furni	sh this i	information	
Race/National American Indian or A	laskan Nativ	e Asian	or Pac	ific Islander	Race	/National	American India	an or A	laskan N	lative Aslan	or Pacific Islander
Origin: Black,not of	Hispanic	White,	not of		Orig		Black,not of			_ White	,not of
Hispanic origin	i nobanie	Hispar	ne orig	in		Ļ	Hispanic origin		Hispan	□ LLIHispa	nlc origin
Other (specify)					_	اِ	Other (specify)				
	Male				Sex:		Female		Male		
To be Completed by Interviewer Interview	yyers Nam	e (print or	type)		Name	and Address in	terview	ers En	nployer	· —————
This application was taken by: ERIC	c;:Vehov	3 ,				BURN	HAM MORTGA	GE IN	3.		
The approximation that the same of the sam	wer's Signa		1		Da		LASALLE #17				1
	111		M	n <i>a</i>			ACO II CO'CO	^-			
by mail	U V.	· VV		. Ar	11/20	SOUT CHICA	AGO , IL 6060	4			
LE 10) telepriorie		ne Number	(INC).	area code	")	1	2-422-0618			•	
312-4	22-0618					(F) 31	2-422-0720				

THE STATE OF	Page 1	Upde 4 400 tet by a company to the company to	wal ushir 252 255
ILUD-1 (1/86) RESPACINGUESE AS B 31-10/8065085	macninentit	1991 - TELLIEU - CAMPAN PROJECTO	Loon Grande
			IV. UNINS.
EXETER TIT	I.R.	4	IER
EXETER TIT	V	6. File Number 7. Loan Number 728 N. Hamlin	
	•	8. Mortgage Ins. Case No.	
U.S. DEPARTMENT OF HOUSING AND URBA	N DEVELOPMENT		
a more entre		costs. Amounts paid to and by the settlement agent are shown	l.
NOTE: Items marked "(P.O.C.)" were paid outsid	e the closing; they are sn	own here for informational purposes and are not included in t	ne totais.
D. NAME AND ADDRESS OF BORROWER:	Adam Bat		
t of	1749 N. Mozart		
•	Chicago, Il. 60647		
E. NAME, ADDRESS AND TIN OF SELLER:	Adam Butar (580-89	P-4421)	
•	700 M 3 11 F.		
	728 Norh Hamlin Chicago, IL 60624		
F. NAME AND ADDRESS OF LENDER:	Freedom Mortgage	Corporation	
1. Inthibition in the contract of the contract	1000 Atrium Way,		
	Mt. Laurel, NJ 080		
G. PROPERTY LOCATION:	728 Norh Hamlin		
	Chicago, IL 60624		
H. SETTLEMENT AGENT:	Exeter Title Comp	any (36-4070586) (312)641-1244	
A SE CONSIDER A SECURITION OF	221 North LaSalle	Street, Chicago, 1L 60601	
PLACE OF SETTLEMENT:	221 North LaSalle	Street, Chicago, IL 60601	
I. SETTLEMENT DATE 11/9/01	10 1 000101	K. SUMMARY OF SELLER'S TRANSACT	TON
J. SUMMARY OF BORROWER'S TRAI		K. SUMMARY OF SELLER'S TRANSACT 400. GROSS AMOUNT DUE TO SELLE	ROM
100. GROSS AMOUNT DUE FROM BOI 101. Contract sales price	270,000.00	401. Contract sales price	270,000.0
102. Personal Property	27 0,000.00	402. Personal Property	
103. Settlement charges to borrower (line 1400)	7,702.53	403.	
104.		401.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to 407. County taxes to	
107. County taxes to 108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		414.	
115.	 	415.	
116.		416.	
120. GROSS AMOUNT DUE FROM BORROWER	277,702.53	420. GROSS AMOUNT DUE TO SELLER	270,000.
200, AMOUNTS PAID BY/OR IN BEHALF O		500 REDUCTIONS IN AMOUNT DUE TO	SELLER:
201. Deposit or earnest money	27,000.00	501. Excess deposit (see instructions)	27,000. 7,121.
202. Principal amount of new loan Freedom Mortg 203. Existing loan taken subject to	a 243,000.00	502. Settlement charges to seller (line 1400) 503. Existing loan taken subject to	
204.	 	504. Payoff first mortgage	
205.		505. Payoff second mortgage	
206.		506.	
207.	 	507.	
208.		508. 509.	
209. Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/01 to 11/09/01	1,319.36	511. County taxes 01/01/01 to 11/09/01	1,319
212. Assessments to		512. Assessments to	
213. Security Deposit Transfer	4,800.00	513. Security Deposit Transfer	4,800
214.		514. 515.	
215. 216.	 	516.	
217.	 	517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	276,119.36	520. TOTAL REDUCTION AMOUNT DUE SELLER	40,241
300; CASH AT SETTLEMENT FROMATO		601. Gross amount due to seller (line 420)	270,000
301. Gross amount due from borrower (line 120) 302. Less amounts paid by/for borrower (line 220)	277,702.53 276,119.36	602. Less reductions in amount due seller (line 520)	40,24
303. CASH (X FROM) (TO) BORROWER		603. CASH (FROM) (X TO) SELLER	229,751
Tax Year 2001	Substitute Form 10	9995 Seller Statement	

J

SIDSTITUTE FORM 1079S SHIPE STATEMENT
YOU are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do only provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. (Seller's namely, address and tax identification number (e) is shown in item E above and should be checked for accurate Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

1100-1 (1/86) 11317A-MS 136A-CACA 21 40 R O G G O G G U D D MSS 1/4 (1/8 M 1/8 T I D A - (1/8	'റമ/ഇട <i>്രങ്</i> ഞ്ഞ	ppraved Digitabilation
L. Case as a second companies of the contract	U3/Fage/27	z ur sayaag
BASED ON PRICE \$ 270,000.00 @ %-	PAID FROM	PAID FROM
Division of Commission (line 700) as follows:	BORROWER'S	SELLER'S
01	FUNDS AT	FUNDS AT
2. to	SETTLEMENT	SETTLEMENT
3. Commission paid at Settlement		
,	` `	
800 TEMS PAYABLE IN CONNECTION WITH LOAN 1. Loan Origination Fee 1.00 % Burnham Mortgage		Egistileaphication
1. Loan Origination Fee 1.00 % Burnham Mortgage 2. Loan Discount %	2,430.00	
3. Appraisal Fee to		
H. Credit Report to	 	
5. Lender's Inspection Fee to		
6. Mortgage Insurance Application Fee to		
7. Assumption Fee to		
8. Flood Cert. Fee CPS 9. Tax Service Fee Freedom Mortgage Corporation	14.00	
D. Courier Fee Freedom Mortgage Corporation D. Courier Fee UPS	101.00	
I. Processing Fee Burnham Mortgage	55.00	
Durinam Moregage	350,00	
3. Underwriting Fee Freedom Mortgage Corporation	250,00	
4. Sub Total (line 818)	3 50	
900; ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
1. Interest from 11709701 to 12701701 @ 64.13 /day (22 -days)	1,410.86	South Street, and security of the
. Mortgage Insurance Premium for		
. Hazard Insurance Premium for 1 year to AA&A Insurance Age	1,190.00	
		orange and the second
1. Hazard Insurance 4 months @ \$ 99.60 per month		
2. Mortgage Insurance 4 months @\$ 99.60 per month 2. Mortgage Insurance months @\$ 226.80 per month	398.40	
3. City property taxes months @\$ per month		
4. County property taxes 7 months @\$ 116.93 per month	818.51	
5. Annual assessments months @\$ per month	010.51	
6.		
7.		
8. Aggregate Adjustment	(61.74)	
1100 TTPLE CHARGES 1. Settlement or closing fee to Exeter Title Company		Harding Company
2. Abstract or title search to	225,00	
3. Title examination to Exeter Title Company		250.00
4. Title insurance binder to		250.00
5. Document preparation to Freedom Mortgage Corporation	74.00	
S. Notary fee to		
7. Astorney's fee to Jeffrey Filava		400.00
(includes above items numbers: 3. Title insurance to Exeter Title Company		
B. Title insurance to Exeter Title Company (includes above items numbers:	225.00	675.00
D. Lender's coverage \$ 243,000,00 \$ 225.00		
O. Owner's coverage \$ 270,000,00 \$ 675.00	· · · · · · · · · · · · · · · · · · ·	
. Date Down Exeter Title Company	35.00	
2. EPA/Location Endorsements Exeter Title Company	95.00	
Courier Fee Exeter Title Company	30.00	
1200 GOVERNMENT REGORDING AND TRANSFER CHARGES		nederikan kan
Release \$	69.00	
2 2 2		2,025.00
State tax/stamps: Deed \$ 270.00 Mortgage \$ 135.00		405.00
1300 ADDITIONAL SETTEEMENT CHARGES	ay sepagasan atau	Selfell (a reposition a second se
. 1st & 2nd installments 2000 taxes Cook County Collector	hardelling and an entire factors that it	1,484.93
2. TI set-up fee Exeter Title Company		1,484.93
3. TI for open 1999 taxes Exeter Title Company		1,500.00
4. Zoning Cert. Service Fee Jeffrey Hlava		125.00
5. Water Cert. Service Fee Exeter Title Company		106.85
5.		
7.	,	
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section I and 502, Section K)		
(enter on these 103, Section J and 502; Section K)	7,702.53	7,121.78

1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502; Section K) 7,702.53

1 have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate flateness of distinguishents made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement. Adam Bat Adam Bylar

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurant of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Exeter Title Company

WARDINGs It is a crime to knowingly make false statements to the United States on this in any other similar form. Pensities upon conviction can include a fine and imprisonment.

For details see: Title 18 U.S. Code Sections 1001 and Section 1010.

LD 1 (1/86) RESPA, 1 IR 4305 Case also 31-10/3 06508 500 ctrafted that 1854 128 Filed: 09/08/09/Page 30 06 186 geoge 10/47/3984 e No. 01080033

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	800 ITEMS PAYABLE IN CONI	VECTION WITH LOAN	的性能的人。他们也可能是	25002849.601832	36.57.379.67.26
	5. Yield Spread Premium	Burnham Mortgage	(2,430.00L)		
	5. MERS Registration	Preedom Mortgage Corporation		3.50	
	7,				
i	8. TOTAL (entered on line 814 Section L)			3.50	

Adam Fint

Adam Ruter

DEC-04-2001 04:49

BURNHA

"ORTGAGE, INC

312422072

P.02/05

K

Uniform Residential Loan Application

						e appropriate box		tion [] the inco	nno or assets of a p	arson other than
s located in 0									D back for repay	
			Other.	E-UF:NIC	A	епсу Саво Киль	<u>-,</u> ef	Lender	Case Number	
Mortgage Applied for:]Conventional (]FmHA			1					
Amount	I_ICNAL_	Interest Rate	No. of Month	a Amo	tization	Flood Rale		r (expiain):		
\$	237,600	9.500	% 360/360	Турс		GPM	ARM	(type):	1, 107 (52) 111 - 1,	- · · · ·
	4.47	1.11.11.11.11.11	# IL PROPE	RIYINE	ORMATI	ON AND PURP	obe of E	JAN	130000.000.0	No. of Units
Subject Prope	erty Address (s	troot, city, sta	te, ZIP)							2
119 N DRAK	E, Chicago, IL	BOSSI Coun	geh description	If Decess	anvi	<u></u>			<u> </u>	Year Built
	ation of Surject	t Linbourh fare	DOLL CHAMPING	,	-,,					1910
SEE TITLE										
Purpose of Lo	an 🕡 Purcha	90 🔲 0	Construction		Oth	er (explain):		Property will be: Primary Residence	Secondary	CE townstmost
	Refiner	reo 🗀 🤉	onstruction-Perm					Residence	Residence	√ Investment
Complete tl		struction or c	onstruction-p	omianei	itioan.	ent Value of Lot	Ins cost	of Improvemen	ts (Total (0+b)	
Year Lot Acquired	Original Cost		Amount Existing	i Picus	(a) FIG	CHI ARKS OF THE	S		s	
]\$!:/-:!/::fabio	la o rofinant	\$ 1030		13			,		
Çompiata u Yest	h <i>is line if this</i> Ongha) Cost	क्षि सं स्थातम्	Amount Existing	Liens	Purpose	of Refinance		Describe Improv	ements 🔲 mad	to be made
Acquired	0,0,0			-	,			1		
	5		\$		<u> </u>			Cost \$		- will be held for
Title will be	held in what N	ame(s) ZBIG	NIEW RYMARZ					Tide will be he	···	le will be hold in:
							gle man			Fee Simple
Source of D	own Payment,	Sattlement Ch	urges and/or S	olunibrodu	Financin	(explain)			الحا	Leasohold (show axpiration date)
Checking/S	avings							•		
	Börré	my . T. S.	T-14-38-7 10-2	· JIL BC	RROWE	RINFORMATIC	N. S. S.	Co-Borre	ower.	<u> </u>
Borrower & N	amo (include J			.,		Co-Borrower's	Name (inch	ude Jr. er Sr. 1	f applicable)	
ZBIGNIEW F										. Den Gabaal
Social Securit		Home Phone	(incl. area code) Age	int. School	Social Security	Numbar	Home Phone	(Incl. area code)	Age Yrs. School
320-96-484	7	773-586-0	551	35	12				Dependents (not list	ted by Borrower)
Marries	d Unmarrie	d (include single, widowed)	Dependenta (nut	Hermu my	CO-DOMONO		Unmami besnown	' Midamag) ea (wchae enthe!	Dependents (not list no. ppcs	
Separa	ited				No. Yro	Separate Present Addre		ty, state, ZIP)	Own Rent	No. Yra.
		A' SERNY TILLY	Own WR	o	No. Yn	•				
6352 W ME										
Chicago, IL	60634									
						<u> </u>				
			s than two ye				- fotood .	ille siele 7IDI	Own Rent	No. Yra.
Former Addr	ess (street, cit)	y, cialo, ZIP)	OwnR	ent	No. Yn	, Pormer Addres	ee (encer' r	ity, stole, ZIP)[
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								o de la composición	1901.Ju. V. 1491.541. 84	413 48 133 W
4					on this lo	N I INFORMAT	dragg of E	ndwer	ower Self Employed	Yrs. on this job
	Address of Emp	oloyer	Self Employs	DC 776.	on the lo	HADIN DIG A	101129 VI 121	ithole (Gen umpoyed	
LD INC. 4616 MAPL	F AVENUE			Yre.	employed	┪				Yrs, employed
• • • • • • • • • • • • • • • • • • • •	D, IL 60513			In th	employed is tine of /profession					in this line of work/profession
				. 2		<u> </u>				
Position/Title	Type of Busines		Business Pi	ione (Incl.	sten cod	e) Position/fille/f	ype of Husin	C60	Business Phon	e (incl. area code)
MANAGER				588-776						-Marielaga
					r GUITANI s(from-to)	Name and Ac			complete the fa	Dates(from-to)
Name and A	Address of Eng	oloka,	Self Employ	64 (486)	efitour-roj	Wante and Ac	MINES OF E	nhuyei	Circle Cutyrolen	
										1
•				Mon	hly Income	id .				Monthly Income
				\$						\$
Position/Title	Type of Busines	4	Business Pl	ione (incl.	area cod	e) Position/Title/T	ype of Busin	086	Business Phon	e (incl. area code)
				· ,			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		<u> </u>	
Name and A	Address of Emp	zloyer	Self Employ	ed Date	(al-mon)	Name and A	kiress of E	mployer	Self Employed	Dates(from-to)
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Position/Title/	anniaus to eqyT	8	Business Pi	ano (incl.	area cod	n) Position/Title/T	ype of Busin	CAS	Business Phon	e (incl. area code)
						1			<u> </u>	Form 1003 10/92
Freddio Mac F	rom 65 10/92 1003 Loenappt.				P	go 1 of 4 Bor			rannia Miss	Form 1003 10/02

DEC-04-2001 04:50

"ORTGAGE: INC BURNHF

312422072F P.03/05

		かいわ いついわぶんし いっ	こうほうけいし ナルクランス・カイ	410 4114	
	Со-Воггоме	Total	USING EXPENSE INFOR		Proposed
store Monthly Income Bosrower use Empt. Income* \$	s	\$	11(01)	\$ 600.00	1,997.87
Wertime			First Mortgage (P&I)		2,328,02
onuses			Other Financing (P&I)		90.00
ommissions			Hazard Insurance		150.00
kvidends/Interest			Real Estato Taxes Mortgage Insuranco		
let Rental Income			Homeowner Assn. Dues		
Other (before completing,			Other		
ther Income, Delow)		s	Total	\$ 600.00	\$ 2,237.87
Fotal S Self Employed Borrower(s) may be re-	S provide add	itional documentation s	uch as tax returns and fina	ncial statements.	
Describe Other Income			maintenance income need i s not choose to have it com	not he revealed if inti	Monthly Amount
					<u> </u>
		ACCETE/AUDI	ABILITIES D'ARTE	ARTON OF ASSESSED	J-7.1.
	Andrea (Sept. 1975) Proceeding	distribution and summer	the but hold married and t	inmarried Co-borrowers	If their agada and
This statement and any applicable fabilities are sufficiently joined so and Schedules are required. If the about that spouse also,			fairly presented on a com- spouse, this Statement an Assatz. List the creditor's right automobile toans, raw stock pledges, etc. Use co h, will be satisfied upon est		
ASSETS Description	Cash or Market Value	outstanding debte, inclusions, child support,	ding automobie loans, tav stock piedges, etc. Use co b will be esticifed upon sui	ntinuation sheet, if necession of real estate owned	or upon rolinancing
	\$	of the subject property	1	Monthly Payl &	Unpaid Balance
	i	LIA	BLITIES	Mos. Left to Pay 5 Payt/Mos.	\$ Bajance
		Name and address of	Company	a takaune	
List checking and savings accoun	tsbelow	WESTBANK			
Name and address of Bank, S&L, or C	Credit Union				
MID AMERICA BANK	į				Ì
				224	5,447
		Acct no.	Carried Marie Control	\$ Payt./Mos.	3
		Name and address of	Continuit	4 , 4 ,	
Acct. no. 601953196	\$ 100,000	WESTBANK		· ·	
Name and address of Bank, S&L, or 6	Credit Union			1	
	'				}
					2,743
		Acct. no.		214 S Payl./Mos.	\$
		Name and address of	Company	\$ Lahramor	1
Acct. no.	\$	HOUSEHOLD FINAN	Ĉ₽	T .	
		1 11000001000 1110100	· · · · · · · · · · · · · · · · · · ·	j	
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Name and address of Bank, S&L, or (Credit Union		,		
Name and address of Bank, S&L, or (Credit Union	100000000000000000000000000000000000000		** (10)	700
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Name and address of Bank, S&L, or (Acct. no.	5	Acat no.			
Name and address of Bank, S&L, or (5	Acat. no. Name and address of			
Name and address of Bank, S&L, or (Acct. no.	5	Acat. no. Name and address of			
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Name and address of Bank, S&L, or (Acct. no.	5	Aget no. Name and address of CAPITAL ONE Acct. no.	Company	\$ Payl/Mos. 30 /(R)	351
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Name and address of Bank, S&L, or of Acct. no. Name and address of Bank, S&L, or of Acct. no. Acct. no.	S Credit Union	Acut. no. Name and address of CAPITAL ONE Acet. no. Name and address of Acet. no.	Company	30 /(R) \$ Payl/Mos.	\$ 151 \$
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Acct. no. Name and eddress of Bank, S&L, or of Bank, S&L	S Credit Union	Acut. no. Name and address of CAPITAL ONE Acet. no. Name and address of Acet. no.	Company	30 /(R) \$ Payl/Mos.	\$ 151 \$
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"IRTGAGE, INC

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Schedule of Real Estato Owne		proportico :						16-Junaa	insurance.	Net
Property Address (enter 5 if sold,	PS if pending	Type of		recent	Amount of Mortgages & L		Rental Income	Mortgage Payments	Maintenanco.	Rontal Income
sale or R if rental being he	d for income)	Property	Man	ret Value	Montages & L	1131114	- Nemps meetic	723	1	
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		Totals	5		s		s	\$	5	\$
List any additional names under w	detale manufic box	1	hoor	raraiwad :	and Indicate a	nnion	risin coeditor na	mels) and ac	count number(g):
	men crean sau	· hunanonani	-	Creditor Na		rr			Account Num	ber
Aliernale Namo			•	Picolot Ha	1112				•	
VIL DETAILS OF	TRANSACTI	ON:		3 3 3 3	Selfer Fire		VIII. DECLA	RATIONS!	2 :447 <u>2 : 1</u>	<u> </u>
	s	297.00		If you am	wer "vos" to	env di	restions a timou	gh i, please	Borrow	er Co-Borrower
a, Purchase price		. ,,,,,,,	0.00		nuation street			•	Yes N	o Yes No
	sits						•	und conce		
c. Land (if acquired separately)							indiweute attai		=======================================	5 100
d. Refinance (Incl. debts to be pa	ld off)			b. Have	ou been decl	ared b	ankrupt Wilhin H	e pact / yc		= :===
e. Estimated prepaid items		2,42	7.00	c, Mayo)	thereof in the	ny ion luct 7	eclosed upon or	Biants non A		
f. Estimated closing costs		6,87	7.00						بالسا	
g. PMI, MIP, Funding Fee				e, Havo	you directly	or loc	frectly been of	ligated on	any loan whial	r (asuted in
				Include	ananer , onuc	on u	ig iu nen en i	icans. SBA	loans, home	improvement
h. Discount (if Borrower will pay)		309,80	A 00	loans,	educational	oans,	manufactured	(mobile) hon	ne loans, trny	mongage,
I. Total costs (add items a through	(n n)	303,00	1.00	financii dale r	n obigation, l vome and add	DONG. Resul o	iff firectly been of the lieu of the managed managed or to guarant flender, FHA of action.)	or VA case	number.	מווייות ה
I. Subordinale financing				If ony,	and masons	for the	action.)		ب لبيا 10 مم اطعاء احدد	st other lean
k. Borrower's closing costs past	by Seller			I, An yo	n buseauth oc	auprius Iuniida	nt or in default ion bond, or i recribed in the allmony, child	on mly red	מומו שבטג נא מו	יא מנונה אונה אונה אונה אונה אונה אונה אונה
i, Other Credita(explain)				Yes,	givo detalis	ge de	ecobed in the	proceeding of	uestion.	
ERNEST MONEY	l	29,70	X0,00	g. Are y	on obligated f	o pay	aumony, enila	eupport, or	sebulate []	빌티브
	1			h. Is any	part of the	and in	payment borrows	d?		
	1			I. Are vol	a co-maker	or and	ioneer on a nata	7		
	1				u a U. S. cht				जा.	
				• •			dent attant			7
m. Loan amount (exclude PMI, MI	P.			K. Are ye	u a permaner	a teop	aent allent a amaadu sa NA	ur extrasty re		7 -
Funding Fee financed)		237,60	X0,00	17 Ye	a," complete c	ucetio	e properly at you n in below. hip interest in a	or promise to	ر استا د ده ده	= 1===
n. PMI, MIP, Funding Fee linence	d			m. Have	you had an o	iwnen	trip interest in s	proporty in	the fact [] [
o. Logn amount (add m & n)		237,60	00.00	timoo y			***			_
-	1	_		(1) W	hat Type of pro- conditions (SHT	operty), or br	did you own-pilit resiment property	CIPOT (PSICIPIII	so (PSC):	į
p. Cash from/to Borrower		38.50	M CO	121 Hos	w did you hold	title to	the home-solely	by vourself (S), jointly	_
(aubtract j, k, l & o from l)	j	30,31	M, VU	wit	it your spouse (5P), 6	r Jointly with anoth	er person (O)	-	-
4 1 1 1 2 4 4 5 1 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1			CARDY	WA EDON	ENT AND O	apėi	RECEIPT 200	\$45,66 mm.		
The undersigned specifically action on the property described herein, are made for the purpose of other information contained in credit reporting agency, from any is not approved; (6) the Lender, obligation to amend and/or suppose the charge pair to desting; (7) in the action and assigns, may, in addition ownership of the loan may be the transferred to an agent, succorpresentations of warrunities, any continuation; such cartify that the	<u> </u>	: 25M2M0	PINES.	the less :	market by t	l-la an	allantian sull for	annead by	Gret modeans	or deed of trust
The undersigned specifically acids	Wiedge(B) BIIO (2) the proper	agrec(≤) in: tv will not	IC (1)	od for any	requested by t	ulpitoc	produce of right Discillari Mill 156	e (3) all ele	iomonic made	in this application
are made for the purpose of out	alning the loun	indicated	horoln	(4) popu	pation of the	proper	ty will be as in	scated above	; (5) varification	n or myöttiläälön
of any information contained in	the upplication	may be n an thin one	mage :	n any umi n. and the	a by ine Lend onninal cody		agoms, success a application will	bonision ed	by the Lender	, even if the loan
is not approved, (6) the Lender,	its agents, s	uccessors	and a	salgns will	rely on the	nloma	tion contained it	the applica	tion and tiwe	have a continuing
obligation to emend under supple	ment the infor	mation prov	idod	n this app	licution if any	or th	e meiellel laces enling become d	wnich Lwe ekocuent, thi	nuve represer Landor, ils s	neg nerest stoold
and accions, may, in excition	to all their oth	er rights	and n	medes,	report my/our	namo	t) and account	Information	o a credit rep	oning agency; (8)
ownership of the loan may be tru	nsierred to si	10 10830001	assig	n of the L	ender Wilhou	o me:	ce to me end/ (A) the tender.	or the admin Se poemb. C	accossors sug Albitios of ma	assigns make no
topicscrizions of Matterios, ox	ross or implied	to the Ek	SITOWE	t(e) tedate	ing the proper	ny, th	o condition of the	w property,	or the value o	the property.
Certification: I/We certify that the	a noilement e	ruvided in t	his a	plication is	true and cor	rect	ne of the date t	et forth ope	celle mylour si	analyre(e) on this
application and advovisage my/o	or understandi	ng that any	into	ntional or	nooligant miss leaked to line	prese	ntation(s) of	lse islomati Ah water ib	i paniamos no lo anolalumos n	n inis appacation Title 18. United
Contification: I/We cartify that the application and acknowledge mylemay result in civil liability and Stutes Code, Socilan 1001, et se who may surfer any loss due to	q. and liability	for moneti	uy da	inabea to	lho Londer.	18 808	ing, successors	and assign	, insurers and	any other person
who may suffer any loss due to	reliance upon	any misrep	esent	sion which	l/we have mi	ade or	this opplication			
Borrower's Signature	٠٠٠		Data		Co-Borrowa	or'o Sk	palure			Date
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encouraged to do so. The lan	v provides that	a Lender	may r	either disc	iminate on the	n bael	s of this informu	dion, not on	whether you c	hoose to furnish
d. However, if you choose to	or to furnish it,	unger red Headore H	enu r	gon nest	nus Lenger is a check the b	neguin	ed to note race low (Lender mu	and sex on	above moteria	is to geoure that
The following information is re- compliance with equal ereds or sneouraged to do no. The in it. However, if you choose no or allmame. If you do not we the disclosure satisfy all require	ments to which	the Lend	r 18	oubject und	for applicable	state	law for the post	cular type of	foan applied	for.)
BORROWER					CO-BORE					
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	or Alaskan Nat	· princes	. ar Eb	citic blands	r Rece/Not	ional		ian or Alaskar		n or Pacific lalander
Race/National American Indias Origin: Blacknot of		YVhit	a not o	F	Origin:	101101	Black not of	-		is,not of
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Sex: Famile	▼ Male				Sex		Female	Male		
To be Completed by Interviewer In	teryjoureira Na	ne (print c	r typ	0)	T	Name	and Address I	zierviewer's	Employer	
This application was taken by:	THE VEHOVE					BUR	NHAM MORTG	IGE INC.		
	toviewer's Sign	ptiref /	Ĭ		Date	100	N LASALLE #1	712		
by mail	(AANT	11.11	III		12/4/01		AGO . IL 6060			
	terviewer's Phy	ne Number	(incl	. Often cov			12-422-0618	-		
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Case as 03-10806508	5006 cun leng y	m 854428 E-i led: 09/108/09/P5/09@0	A of Backar
A. SETTLEMENT STATEMENT	1 1130	B TYPE OF LOAN	Applicate Child Isot Glass
		1. FHA 2. FMHA 3.	_CONV. UNINS.
EXETER TIT	LE	4. VA 5. X CONV. INS. 7. Loan Number	_OTHER
COMPA	N Y	6. File Number 7. Loan Number 01080030 1712947	Г
		8. Mortgage Ins. Case No.	
U.S. DEPARTMENT OF HOUSING AND URE C. NOTE: This form is furnished to give you a state		- ·	re shown.
NOTE: Items marked "(P.O.C.)" were paid outs		ent costs. Amounts paid to and by the settlement agent a e shown here for informational purposes and are not inclu	ded in the totals.
D. NAME AND ADDRESS OF BORROWER:	Zbigniew Ryman	z	
	2901 N. 72nd Ct.		
	Chicago, IL 6070	7	
E. NAME, ADDRESS AND TIN OF SELLER:	Piotr Üloszoneki		15 m) = 11
	419 North Drake		
	Chicago, IL 60606		
F. NAME AND ADDRESS OF LENDER:	Freedom Mortgag 1000 Atrium Way	ge Corporation 171501 4001502907 Settler	30647458 nent
	Mt. Laurel, NJ 08		
G. PROPERTY LOCATION:	419 North Drake		
	Chicago, IL 60606	i de la companya de	
H. SETTLEMENT AGENT:	Exeter Title Com	pany (36-4070586) (312)641-1244	
	221 North LaSalle	Street, Chicago, IL 60601	
PLACE OF SETTLEMENT: I. SETTLEMENT DATE 12/27/01	221 North LaSalle	Street, Chicago, IL 60601	
J. SUMMARY OF BORROWER'S TRAI	VSACTION	K. SUMMARY OF SELLER'S TRANS	ACTION
100. GROSS AMOUNT DUE PROM/BOI		400 GROSS AMOUNT DUE TO SE	
101. Contract sales price	297,000.00	401. Contract sales price	297,000.00
102. Personal Property 103. Settlement charges to borrower (line 1400)	7,440,95	402. Personal Property 403.	
104.	7,110,75	404.	
105.		405.	
Adjustments for items paid by seller in advance 106. City/town taxes to		Adjustments for items paid by seller in advance 406. City/town taxes to	
107. County taxes to		406. City/town taxes to 407. County taxes to	
108. Assessments to		408. Assessments to	
109. 110.		409. 410.	
111.		411.	
112.		412.	
113.		413.	
114. 115.		414. 415.	
116,		416.	
120. GROSS AMOUNT DUE FROM BORROWER	304,440.95	420. GROSS AMOUNT DUE TO SELLER	297,000.00
200 AMOUNTS PAID BY/OR IN BEHALF OF 201. Deposit or earnest money	29,700.00	500. REDUCTIONS IN AMOUNT DUE T 501. Excess deposit (see instructions)	O SELLER. 29,700.00
202. Principal amount of new loan Freedom Mortga	237,600.00	502. Settlement charges to seller (line 1400)	5,244.25
203. Existing loan taken subject to		503. Existing loan taken subject to	
204. 205.		504. Payoff first mortgage 505. Payoff second mortgage	
206.		506. Payoff as Directed AMC Construct	87,989.30
207.		507.	
208.		508. 509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to .	
211. County taxes 01/01/01 to 12/27/01 212. Assessments to	1,772.45	511. County taxes 01/01/01 to 12/27/01	1,772.45
212. Assessments to 213. Seller Concession	7,308.00	512. Assessments to 513. Seller Concession	7,308.00
214.		514.	7,300.00
215. 216.		515.	
217.		516. 517.	
218.		518.	-
219.		519.	
220. TOTAL PAID BY/FOR BORROWER 300. CASH A TSETTLEMENT BROW TO B	276,380.45 ORROWER	520. TOTAL REDUCTION AMOUNT DUE SELLE 600. CASH AT SETTERMENT TOYER OF	132,014.00
301. Gross amount due from borrower (line 120)	304,440.95	601. Gross amount due to seller (line 420)	297,000.00
302. Less amounts paid by/for borrower (line 220)	276,380.45	602. Less reductions in amount due seller (line 520)	132,014.00

W # SEXHIBIT

164,986.00

L

Tax Year 2001

Substitute Form 1099S Seller Statement
You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. [Seller's name(s), address and tex identification number(s) is shown in item E above and should be checkled for accuracy.]
Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

603.

CASH (FROM) (X TO) SELLER

28,060.50

303. CASH (X FROM) (TO) BORROWER

ASSED ON PRICE \$ 27,000.00	L. (3/86) KESPA, HI	SETTLEMENT CHAR		O O / II O I SPORMA	pprover CMB-2505-0205
Division of Commission (line 700) is follows: 0					
10	BASED ON P	ICE \$ 297,000.00 @ %-		PAID FROM	PAID FROM
202	Division of C	nmission (line 700) as follows:			-
30. Commission paid at Settlement 18	701.	to			
10. Loan Origination Fee % Burnham Mortgage 3,544,00 11. Loan Origination Fee % Burnham Mortgage 3,544,00 12. Cana Discourt % % % % % % % % % % % % % % % % % % %	702.			SETTLEMENT	SETTLEMENT
10. Loan Origination Fee % Burnham Mortgage 3,544,00 11. Loan Origination Fee % Burnham Mortgage 3,544,00 12. Cana Discourt % % % % % % % % % % % % % % % % % % %	703. Commission p	i at Settlement			
10. Lean Drigoration Fee % Burnham Mortgage 3,544,00	704.	·			
02. Loan Discount % 03. Appraisal Fee to 0 04. Credit Report to 0 05. Londor's Inspection Fee to 0 05. Morgage Insurance Application Fee to 0 05. Morgage Insurance Application Fee to 0 05. Morgage Insurance Application Fee to 0 05. Flood Cert. Fee	800 ITE	SPAYABLE IN CONNECTION WITH LOAN	(P.O.C.)		
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Exeter Title Company
WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment.
For details seer Title 18 U.S. Code Sections 1001 and Section 1010.

HUD-1 (1/86) RESP. CASE AS B 31-10/8065085086000 #73990
File No. 01080030 Loan No. 1712947

1.116 140" 01000000	2000111012717			
800 ITEMS PAYABLE IN COR	INECTION WITH LOAN			
815. Yield Spread Premium	Burnham Mortgage	(2,079.00L)		
816. MERS Registration Fee	Freedom Mortgage Corporation		3.50	
817.				
818. TOTAL (entered on line 814 Section L)			3.50	
L				